

THE BILLIONAIRE GROUP  
IT MUST BE SMASHED

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# The Howell System

A REAL REMEDY—ECONOMIC LIBERTY—  
READY FOR VOTERS





# The Howell System

By CHARLES M. HOWELL

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A PROPOSED SYSTEM—NOT A MERE THEORY—  
OF NATIONAL LAWS EQUALLY OPPOSED TO  
THE ILLUSIVE DREAMS OF SOCIALISM  
AND TO THE LAWLESS METHODS  
OF PREDATORY WEALTH

FOR THE

INAUGURATION; ENFORCEMENT AND  
PERPETUITY OF ECONOMIC LIBERTY

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*READY FOR THE ELECTORS OF THE ENTIRE COUNTRY TO VOTE ON  
WHENEVER THEY ARE SO MINDED.*

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AUTHOR OF

- "Colossal Fortunes," 1888, in Magazine and Pamphlet:
- "A New Economic System," 1890, a Series of Articles in The Chicago Daily Morning News and Pamphlet.
- "A National Square-Deal System," 1905-6, a Series of Twenty Articles in The Philadelphia North American.
- "A National Prosperity System for All the People," 1908, in Five New York Weeklies, etc., etc.

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Permanent Copyright Title now Selected is  
THE HOWELL SYSTEM

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#D.



TO  
MARY FRANCES HOWELL,  
Type of the Most Courageous, Noblest, Christian  
MOTHER,  
Is This Little Volume Dedicated by Her Son,  
The Author.

THE TRINITY OF FREEDOM:  
POLITICAL LIBERTY—RELIGIOUS LIBERTY—ECONOMIC LIBERTY.  
The Last is Yet to be Achieved—The Method, The Howell System.



MATERIAL RELIEF TO NINETY-FIVE PER CENT AND JUSTICE TO ONE HUNDRED PER CENT OF THE POPULATION OF THIS GREATEST OF ALL REPUBLICS

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We Have  
POLITICAL LIBERTY

We Have  
RELIGIOUS LIBERTY

We Have NOT, but We Can and Must Have  
ECONOMIC LIBERTY

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### THE BILLIONAIRE GROUP

Its Evil, Irresponsible and Unlimited Wealth-Power Must be Legally Smashed. This Can be Done Only by the Great Masses of the People Acting as a UNIT for their Own Preservation

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THE ONE AVAILABLE METHOD IS

# THE HOWELL SYSTEM OF NATIONAL LAWS

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Some reckon their age by years,  
Some measure their life by art,  
But some tell their days by the flow of their tears,  
And their life by the moans of their heart.

FATHER RYAN.

THE TEXT PROPER SETTING FORTH THE PROPOSED  
HOWELL SYSTEM IS FOUND IN PART III.

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## PART I

### TO THE PUBLIC

INITIAL ARTICLES PUBLISHED IN 1885. HAVE REACHED SEVERAL HUNDRED THOUSAND PEOPLE; OVERWHELMING APPROVAL; NO INITIAL HELP FROM METROPOLITAN PRESS, OR FROM ORTHODOX PARTY POLITICIANS, OR FROM THE EXCESSIVELY RICH; APPEAL MUST BE MADE TO THE GREAT MASS OF THE PEOPLE, THE NINETY-FIVE PER CENT OF THE POPULATION; GUARANTEE AS TO MOTIVES; NO POLITICAL ASPIRATIONS; CRITICISMS INVITED; MINISTERS OF THE GOSPEL ESPECIALLY URGED TO DISCUSS; BUSINESS MEN AND OTHERS REFUSED PROPER FINANCIAL FACILITIES; PERMISSION TO QUOTE TO LIMITED EXTENT; ACKNOWLEDGMENTS.



## THE HOWELL SYSTEM—I

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**T**O the best of my humble abilities, as lawyer, newspaper editor, student of current economic conditions, pamphleteer, special writer, and in public addresses, from time to time since 1885, I have presented to some hundreds of thousands of people the essential features of my proposed *System of National Laws* for the bringing about of *Economic Liberty*.

The particulars and main purposes of the proposed System are set forth in the following pages. The text proper is to be found in Part III. It comprises but a few pages. A careful, analytical study of this Part III, paragraph by paragraph, is urged upon the reader. In general terms, the chief object of the System may be variously expressed as being The Abolition of Preventable Poverty; or, The Approximate Scientific Distribution of Wealth; or, The Securing of An Open Field of Opportunity and Endeavor for All Men in the Struggle for Material Success—the Obtaining of Something More than a Bare Subsistence. However, the most comprehensive and accurate term explanatory of the chief object is that it is a National System of Laws for the Inauguration, Enforcement and Perpetuity of *Economic Liberty*. The term, *Economic Liberty*, is used in the same sense, and with the same accuracy of meaning, as we constantly use the terms *Political Liberty* and *Religious Liberty*.

### HAS MET WITH OVERWHELMING APPROVAL

The diversified part of the reading and thinking millions of this republic whom I have thus reached is representative of the entire public. It is, therefore, a significant fact that my proposed System has met with overwhelming approval from nearly all classes of people. The very small objecting minority is representative of the *Excessively Rich*, their immediate dependents and beneficiaries. These, in a classification by themselves, represent about five per cent of the population and about ninety-five per cent of the wealth of the country. Many have declared the proposed reform "*Second Only to the Declaration of Independence*." However, if it were equally unpopular, it would still be *Humane, Patriotic and Universally Just*.

## NO INITIAL HELP FROM METROPOLITAN PRESS

No initial help in a movement of this kind, which has for its objects the immediate and direct advantage and permanent welfare of the people at large, and full justice to one hundred per cent of the population, may be expected from the *Great Metropolitan Newspapers and Periodicals*, notwithstanding their uniformly brilliant and inestimable services to mankind, often with a splendid disregard for expenses, in almost every other domain of thought, science and research, and of human effort and achievement.

The public, however, must not expect such publications, which are largely either owned outright by "The Interests" or controlled by individuals of vast wealth, to take up any proposition which involves a fundamental or substantial reform in existing intolerable economic conditions—those conditions which govern the sources, production and distribution of wealth. In the main, these conditions are world-wide. In this republic, however, they are, at once, more inexcusable and more infamous than anywhere else on earth. Here they are responsible for the *Mushroom* growth of the *Centi-Millionaire Economic Monstrosity*, and for extreme contrasts between wealth and poverty never before known in the history of any people. Also for the existence of unemployed millions even during periods of greatest national prosperity, to say nothing of the higher and ever-increasing cost of living and a thousand other preventable injustices to and impositions upon the more than ninety-five per cent of the population of the country.

## PASSIVE OR ACTIVE FRIENDS OF THE BILLIONAIRE GROUP

From personal experience, I *Know* whereof I speak regarding the attitude of the metropolitan press as a rule, for the simple reason that I have *Tried Dozens of These Great Publications* in Chicago, Philadelphia, New York and elsewhere. With a few "rare and radiant" exceptions, they have shown themselves to be the *Passive or Active Friends* of "The Interests"—the *Billionaire Group* of National Exploiters of the people. This, too, in spite of the fact that nearly every one of them has space and cash for all sorts of specialties and "features," from the pugnacious ebullitions of the prizefighter on the edifying subject of *Thuggery* to



the lachrymose dissertations of Laura Jean Libbey on *Love*. And especially do they devote constant attention and unlimited space to the enormously rich; to their goings and comings and to their most inconsequential doings; to their hacknied iterations and re-iterations of wonderful prosperity and opportunities for all alike; to their urgent admonitions to the millions of faithful employees of all classes throughout the land to be content with their lot, no matter what it may be, in the illusive hope that each one of them may be that particular one in a thousand who some day will become a millionaire; and to their impertinent and un-American sophistry that the proposal of any real, fundamental economic reform in behalf of the people at large is a stirring up of class hatred.

Still, the vast majority of these same publications claim to discover no "human interest" in a serious effort, along lines independent and untried, to solve, fundamentally and as completely as existing forms of government will permit, the *One Problem* which most vitally concerns the welfare, from the cradle to the grave, of every man, woman and child in the republic. However, it must be conceded that the owners of these great publications have a right to run them to suit themselves so far as politico-economic subjects and policies are concerned. Likewise, the people have an equal right to judge for themselves how deep and sincere is the interest of such publications in their material welfare.

#### NO AID FROM ORTHODOX PARTY POLITICIANS AND CERTAIN OTHERS

Nor is it worth while to look for any substantial aid from the orthodox party politicians, nor, as a class, although there may be individual exceptions, from those possessing even the millions of dollars which would not be materially affected under this System. And, of course, no help whatever may be looked for from a single one of the deci- or centi-millionaire class, no matter how extensive may be his charities and endowments nor how extravagantly he may be extolled by the press of the country.

Indeed, why should a centi-millionaire, who is a mere human being after all, be expected to deprive himself of so agreeable a pastime as playing the role of chief-charity-giver-in-waiting to

mankind? Why expect him to aid in waging a decisive warfare against those economic conditions which perform the double office of supplying him with more wealth than he knows what to do with and of spreading poverty broadcast throughout the land to such an extent that the most fabulous of benefactions still leave millions of worthy people at all times in want and misery?

#### TO THE GREAT MASS OF THE PEOPLE (THE 95 PER CENT) MUST APPEAL BE MADE

Hence, it is to the great mass of the people themselves, the more than ninety-five per cent, by such inadequate methods as I may be able to command, that I must continue to appeal for the vitalizing energy and financial support which are necessary to give my efforts the dignity and effectiveness of the national movement and propaganda which the momentous importance of the proposed reform justifies and demands.

#### GUARANTEE AS TO MOTIVES

My twenty-five years of self-imposed effort in this cause is ample guarantee that I am not engaged in the work from merely mercenary motives. It has not been a financially profitable project. I have no doubt, however, when once the proposed System is fairly before the reading public, that reasonable prices will be cheerfully paid for the great amount of "literature" which will be required for an adequate, national propaganda.

#### DO NOT SEEK POLITICAL PREFERMENT

Nor do I seek political preferment. I am an aspirant for no political office. So far as I am personally concerned, if a general vote could be taken on the question of my candidacy for any office, I would care no more how the issue might be affected by my views and proposals in this connection than I was agitated as to what would be the result of that profound, space-filling, newspaper query recently propounded, namely—"Which one possesses the higher type of beauty, the Blonde or the Brunette?"

#### CRITICISMS INVITED

Criticisms, favorable or otherwise, on the System advocated, are invited. Comments must be accompanied by names and ad-

addresses, but they will be treated as confidential if writers so request. Otherwise, I shall understand that I am authorized to use names and addresses for publication if occasion arises.

#### MINISTERS OF THE GOSPEL ESPECIALLY URGED TO DISCUSS

Ministers of the Gospel, of all denominations and creeds, are urged to discuss the proposed Howell System for the establishing of *Economic Liberty*. What would be the attitude of Christ, if he were a sojourner among us to-day, towards this great ethical, human problem of economic fair-play and justice? See blank form for ministers at back of book.

#### BUSINESS MEN AND OTHERS REFUSED PROPER FINANCIAL ACCOMMODATIONS

People of all occupations and professions, but especially persons engaged in all classes of commercial enterprises, who have found it impossible to secure moderate and timely loans from capitalists or banking institutions, on proffer of adequate endorsements or collateral security, are requested to mail to me short statements containing main particulars. It is my expectation to have such statements analyzed and tabulated for use in this movement for economic fair-play. See blank form at back of book.

#### PERMISSION TO QUOTE TO LIMITED EXTENT

Not including any part of my Graduated Tax Table, the reprinting from this pamphlet of short extracts not to exceed one thousand words, is authorized by regular publications on condition that they give proper credit.

#### ACKNOWLEDGMENTS

I wish to thank, most heartily, the large number of persons who, through the press and by private correspondence, have expressed themselves so freely on the subject of my proposed new economic System. Their views are none the less appreciated because of the fact that it is impossible to respond to each one personally.

SEE BLANK FORMS FOR READERS AT BACK OF PAMPHLET.

Address: CHARLES M. HOWELL,  
32 Broadway, New York City.





## PART II

### THE BILLIONAIRE GROUP; "AND, HENCE, ALSO."

"THE INTERESTS," "THE MONEY TRUST," "THE SYSTEM,"  
HEREIN NEWLY CHRISTENED; SUPREME IN POWER, INSATIABLE,  
RELENTLESS AND IRRESPONSIBLE; ITS SPECIAL MISSION TO EX-  
PLOIT NINETY MILLIONS OF PEOPLE; OFFICIAL PROOF OF EX-  
ISTENCE; MONEY TRUST INVESTIGATION; FEW CENTI-MILLION-  
AIRES AND THE MILLIONS WITHOUT PROPERTY POSSESSIONS  
JUSTLY THEIR'S; HENCE, HIGHER AND CONSTANTLY INCREASING  
COST OF LIVING; SHAMEFUL LACK OF AVAILABLE OPPORTUNITIES  
WORTH WHILE FOR MOST MEN; LAWLESSNESS OF NEW YORK  
STOCK EXCHANGE METHODS; HUNDREDS OF MILLIONS FOR IN-  
VESTMENT ABROAD BUT LACK OF FUNDS FOR WORTHY BUT MOD-  
ERATE HOME ENTERPRISES; THE SURE AND ONLY REMEDY ECO-  
NOMIC LIBERTY.



## THE HOWELL SYSTEM—II

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### "THE INTERESTS" NEWLY CHRISTENED

By the name, the *Billionaire Group*, I christen, as one monstrous Economic Unit, "The Interests"—"The System"—"The Money Trust." As a matter of fact, however, it is a *Multi-Billionaire Group*, but desiring to be conservative in all my statements and assertions in this connection, I adopt the former characterization, the *Billionaire Group*, as being less obnoxious than the latter one, even though it is also less accurate.

### SUPREME IN POWER

In this republic, the Billionaire Group is supreme in power. It is insatiable in its greed of wealth and merciless in the methods it employs to augment and perpetuate its wealth and power. It is unincorporated and intangible but perfectly organized and irresistible. It has come into existence and attained its present evil ascendancy well within fifty years.

### ITS PECULIAR MISSION

The peculiar mission of the Billionaire Group is to exploit the more than ninety millions of people who own allegiance to the United States Government, and annually to convert to the ownership, use and benefit of its members, and to their immediate kith and kin and favorites, practically all of the surplus wealth of the country.

### OFFICIAL PROOF OF EXISTENCE OF BILLIONAIRE GROUP

To all who are skeptical as to the existence of a *Billionaire Group* which dominates the financial and industrial affairs of the United States, I would suggest a glance over the chart recently presented, at New York City, to Special Examiner Mackley, representing the Inter-State Commerce Commission, showing the tremendous concentration of capital under the control of only two concerns, the United States Steel Corporation and J. P. Morgan & Company. This chart furnishes official proof of the fact that a little group of but twenty-five men control nearly

Sixteen Billion Dollars of the wealth of this country, and a glance through the list of names will convince any man that the twenty-five are dominated by a very small minority of their number. Furthermore, this vast wealth is represented by cash, stocks, bonds and other securities, classified as "quick assets," which, like a thoroughly drilled and seasoned army under a capable commander and experienced military officers, can be mobilized as if by magic and maneuvered with instant and unerring precision.

And, yet, the chart referred to does not include any reference to many other of the largest individual fortunes, corporations and banking institutions represented by the Billionaire Group, such as the separate holdings of Carnegie, the Rockefellers, the Vanderbilts, the Astors, the Goulds, the Guggenheims, Ryan, Hariman, the Field Estate, the Standard Oil Company, the Tobacco Trust, the Sugar Trust, and the great insurance companies, etc., etc. All the incomprehensible resources of this vast aggregation of wealth, when considered in connection with the fundamental economic rights and interests of the people at large can be counted on, always and inevitably, as sure as human nature is human nature, as being against their material welfare and their substantial and progressive prosperity.

This is the power, the power of the *Multi-Billionaire Group* but which I term the Billionaire Group, which has its grip on ninety millions of people who are politically free—a nation of economic pygmies and serfs dominated by a coterie of economic tyrants, economic monstrosities.

#### CONTROLS ALL

The Billionaire Group controls all the great industries, every important system of transportation and communication, all the great insurance companies, all the greatest banking institutions and all branches of finance. In a word, the Billionaire Group is in complete control of the economic conditions and forces of this greatest of all republics. In the domain of finance it is more powerful than the Federal Government itself. And, yet, under existing laws, in all the essential attributes of its money and economic power, it is accountable to no authority; it is amenable to no legal restraints; it is beyond the reach of the process of the highest courts of the land.



*Hence*, the investigation by the Department of Justice of the United States Government, into the methods of that contingent of the Billionaire Group, the Money Trust, which manifests its evil and arbitrary power by the stupendous concentration of banking capital in New York City; and,

*Hence*, also, in this connection, the truthful assertion by the Attorney General of the United States that the situation at present is the greatest economic problem before the world; and his further declaration that the so-called unlawful combinations have grown faster than the law, and that the anti-trust statutes of the present time can not be hoped to keep pace with all the conditions which they are expected to remedy without revision and being brought up to date; and,

*Hence*, also, my own confident assertion that all the so-called anti-trust statutes which can be enacted, along the lines which have been followed right up to the present time, will be practically useless until the monstrous, overgrown, economic power of the individual near-billionaires, centi-millionaires and deci-millionaires, who constitute the personnel of the Billionaire Group, is brought under complete and permanent subjugation by The Howell System of National Laws for the Inauguration, Enforcement and perpetuity of *Economic Liberty*; and,

*Hence*, also, the few present-day near-billionaire private citizens; the several centi-millionaire individuals; the many deci-millionaires and the somewhat numerous multi-millionaires and some hundreds of ordinary millionaires; a few millions of householders, and at least seventy-five millions of our ninety-three millions of population without any property possessions or the remotest prospect or possibility of acquiring the most modest competencies; and,

*Hence*, also, the higher and constantly increasing cost of living, with an occasional maladjustment of tariff rates contributing only a negligible fraction of that higher cost; and,

*Hence*, also, the Seventy Billions of Dollars' worth of securities (bonds and stocks), for half of which there never was paid a dollar in cash nor any other equivalent rendered, but for which the real wealth-makers of the land must annually supply the vast sums required to pay the dividends and interest; and,

*Hence*, also, millions of capable, industrious, worthy producers

of this never-ending output of national wealth forever toiling, year in and year out, for a total average wage which does not reach five hundred dollars a year, as against the income of that amount to the centi-millionaire every fifteen minutes; and,

*Hence*, also, even in the frequently recurring years of exceptional national, industrial and financial prosperity, approximately two millions of worthy workpeople vainly seeking employment, and other millions constantly on the verge of want; and,

*Hence*, also, the employment, at all times, in mines, mills, factories, sweatshops and in nearly all branches of human labor, of children who know no childhood and no play-time, and of old men who have earned a rest but who know no rest, and whose painful, tottering steps lead them to welcome graves; and,

*Hence*, also, the astounding spectacle of the Billionaire Group as an economic product of the same national economic conditions which make it possible for only five out of every one hundred citizens of this republic who reach the age of sixty years to acquire even so modest a competency as suffices merely to house, clothe and feed them for their few remaining years; and,

*Hence*, also, when compared with the incomprehensible private incomes and accumulations of the beneficiaries of the Billionaire Group System, the insignificant wages and salaries paid to the rank and file of the industrial classes and to the vast army of high-class, indispensable employees in banks, offices and counting rooms; and the pitifully inadequate average compensation to the public school teachers of the land; and the petty average financial returns to the overwhelming majority of professional people of all classes, to say nothing of the shameful dearth of *Available* opportunities worth while to the great, splendid aggregation of brainy, temperate, hustling, capable American citizens who are engaged, all their lives, in persistent and heroic but losing efforts to win a degree of financial success which will place them and their worthy dependents beyond want and the ever-present fear of want; and,

*Hence*, also, fabulous donations and endowments by the centi-millionaire beneficiaries of these intolerable economic conditions, in their efforts to substitute stupendous, splendid charities for plain economic justice; and,

*Hence*, also, the practical control, directly or indirectly, of all

the great newspapers and periodicals by the Billionaire Group, and the almost uniform antipathy of such publications for all efforts and suggestions in favor of any fundamental reform in economic conditions—those conditions, I repeat, which govern the sources, production and distribution of wealth; and,

*Hence*, also, a nation of more than Ninety Millions of financial, economic pygmies dominated and tyrannized over by a few scores of money colossi, herein specifically classified and labeled *The Billionaire Group*; and,

*Hence*, also, the New York Stock Exchange, the concrete, tangible expression of the arbitrary powers of the Billionaire Group, and recently described by one of the most prominent lawyers of New York, in an address before the New York County Lawyers' Association, as being "in the immunity of all of its acts from legislative and judicial control, the anomaly of modern finance"; and as constituting "still another tribute to the power of concentrated wealth to escape regulation"; and as having "through all these years managed to remain above and beyond the law, with the privileges of a private club, free from all accountability for its acts—a law unto itself"; and as "exercising the most despotic, uncontrolled and irresponsible powers of any body on earth charged with duties to the public"; and,

*Hence*, also, the world-wide quest of the Billionaire Group for investments for hundreds of millions of dollars while pleading shortage of cash funds with which to meet business demands at home; and,

*Hence*, also, the ceaseless and ever-increasing flood of good, American dollars which is pouring into European business, social and gambling centers; and,

*Hence*, also, the inability of the average American business man, merchant and tradesman to obtain financial or banking accommodations on equitable terms and frequently his inability to obtain them at all; and,

*Hence*, also, the utter inability of any power in the republic except that of the great body politic acting as a unit to cope with and overthrow the economic tyranny of "The Interests"—"The Money Trust"—*The Billionaire Group*; and,

*Hence*, also, the arrival of the time when and the advocacy of the means whereby the great ninety-five per centum of the people

of this country may forever put an end to this unthinkable and intolerable *Economic Tyranny* and substitute for it *Economic Liberty*; and,

*Hence*, also, the proposal of the Howell System of National Anti-Poverty, not Anti-Wealth, Laws for the bringing about of the necessary national, economic reform, the proposed System to be based on an Amendment to the Constitution of the United States; the adoption of the same to be followed, forthwith, by the passing of the necessary bill by Congress for the inauguration, enforcement and perpetuity of *Economic Liberty*; and,

*Hence*, also, the submission, in the next few pages, to the serious consideration of the reader, of the following:

First. The proposed Amendment to the Constitution of the United States;

Second. The substance of the initial legislation by Congress after the Amendment is adopted;

Third. The Graduated Tax Table, with an explanation showing the simplicity of the Howell System as based on the principle of Arithmetical Progression in National Taxation.



## PART III

### TEXT OF PROPOSED SYSTEM

(This Part Should be Studied and Analyzed Paragraph by Paragraph.)

AMENDMENT TO THE CONSTITUTION OF THE UNITED STATES;  
INITIAL BILL IN CONGRESS; SIMPLICITY OF SYSTEM AND GRADU-  
ATED OR PROGRESSIVE TAX TABLE EXPLAINED.



# THE HOWELL SYSTEM—III

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## SUBSTANCE OF PROPOSED AMENDMENT TO THE CONSTITUTION OF THE UNITED STATES

The two primary objects of this Amendment are declared to be:

First. To secure, as nearly as such a result may be achieved by human laws, economic equality, or what may be fitly termed *Economic Liberty*, for all persons subject to, or who may in any manner or to any extent enjoy or claim the protection of, either in person or property, the laws of the United States of America, whether or not such persons may be citizens or aliens, residents or non-residents;

Second. To provide for a permanent, equitable national system of annual taxation, affecting all persons alike, whether citizens or aliens, residents or non-residents, for the purpose of raising, for public uses, revenues derived from the surplus wealth of its possessors.

*For These Purposes*, it is provided that:

1. Congress is hereby empowered and unequivocally instructed to enact, within one year from the date of the opening of the first regular session after the adoption of this Amendment, a system of laws, including adequate penal provisions for its violation, attempted violation, evasion or attempted evasion, for the inauguration, enforcement and permanent maintenance of a direct, annual, national, individual, graduated property tax;

2. Said system shall be based on the principle of arithmetical progression, which principle, as an equitable one in taxation, is hereby adopted as a part of this constitution;

3. For the purpose of this direct, annual, national, graduated property tax, the unit of taxation shall be One Hundred Thousand Dollars, and the rate of taxation on the first unit of One Hundred Thousand Dollars shall be One-half of One Mill (.0005), amounting to Fifty Dollars; the said rate (.0005) of taxation shall be increased, in arithmetical progression, on each consecutive One Hundred Thousand Dollar unit, and the total

tax on each consecutive unit shall be added to the total tax on the preceding unit or units, thus progressing arithmetically until the said tax rate shall reach One Hundred Per Cent ;

4. Congress shall fix a uniform basis on which to determine or estimate the value, for the purposes of this tax, of all revenue-producing property, both real and personal ; *Provided*, however, that such income basis shall not be less than three per centum nor more than five per centum per annum ;

5. Congress shall also provide, for the purposes of this tax, for an equitable valuation as often as may be necessary of all vacant, unimproved and unoccupied land, wheresoever located ;

6. The tax herein provided for shall be an individual tax, attaching to all the taxable possessions of the natural person as distinguished from the artificial person, the corporation. This tax shall be assessed and levied against every kind and description of taxable property subject to the laws of this republic—lands, cash, stocks, bonds, investment securities, and real and personal property—owned by any individual, whether a citizen of the United States or an alien, a resident or non-resident. It shall be exclusively a Federal tax, and is not directly to affect or interfere with any existing tax laws or taxes, either Federal, State, County or Municipal ;

7. Congress is empowered to make provision for specific exemptions of certain classes of property, real or personal, from the operation of this direct, national tax, whenever, in its wisdom, it shall be deemed best for the public good, but not otherwise. Such exemptions shall be only in accordance with common sense and justice, and must not defeat nor tend to defeat the objects of this national annual tax. All such described attempted legislation shall be null and void ; *Provided*, however, as an intended and special advantage to the entire body politic, that all National, State, County and Municipal Bonds and Securities, to the total face or par value of One Million Dollars of said aggregate holdings, owned by any one person, shall be wholly exempt from this tax ;

8. In the certain event of a surplus from this tax accumulating in the United States Treasury above the total amount of funds required for the expenses of the Federal Government, in-



cluding outlays for public improvements, and such reserves as may be wisely maintained for war purposes and other exigencies, Congress is not only authorized to make, but is hereby specifically charged with the duty of making, adequate provision for the distribution of said surplus to the various states and territories of the republic immediately upon the existence of the said surplus being officially determined. An official determination as to whether or not such a surplus does exist shall be made annually. The basis on which such distribution shall be made shall be in the proportion which the area, assessed valuation and population of the respective states and territories bear to one another. The surplus, once determined and apportioned, shall be paid over to the treasuries of the respective states and territories forthwith, for the use and benefit of their respective governments and institutions, counties and other subdivisions thereof. In the wise use of such surplus, Congress is also empowered to reduce, suspend or abrogate such existing taxes, of whatever kind, from time to time, as it may deem no longer necessary, practicable or desirable.

#### ESSENTIAL FEATURES OF INITIAL BILL TO BE INTRODUCED INTO CONGRESS

An amendment to the Federal Constitution having been adopted embodying substantially the provisions outlined, it would then devolve upon Congress to provide the system of laws which it will thereby have been not only authorized but instructed to enact.

No national reform, much less one so important and far-reaching in its effects as this proposed new economic system, can be put into operation in perfect running order at the outstart. Experience will suggest improvements from year to year until the system, as an entirety, shall have been as nearly perfected as human intelligence and statesmanship can approach perfection in human laws.

However, many of the essential features of the initial bill to be introduced into Congress, and to be discussed, thrashed out and evolved into legislation, for the purpose of making operative and effective the mandate of the body politic as proclaimed in the new amendment, would be as follows:

The bill would provide that, in accordance with the requirements of the amendment, the new, direct, annual, graduated prop-

erty tax system would become operative within the usual time for Congressional enactments to become effective.

In view of the fact that this tax would, in due time, yield the chief revenue to the Federal Government, the executive head of the system should be a cabinet officer.

The significant fact must not be lost sight of that this tax, although universal in its application to individuals, will not become operative in the case of any particular individual until he has acquired a fortune of the value of One Hundred Thousand Dollars. This circumstance alone will render the enforcement of this system of taxation far less cumbersome than that of any of the ordinary tax systems in vogue in the states, counties and municipalities.

A code similar to that under which the internal revenue taxes are collected would be applicable. The *modus operandi* would be to create collection districts throughout the states and territories. Their number and territorial extent would be determined by the maximum of convenience and efficiency in enforcing the new system of laws.

All persons within these respective tax districts, known or supposed to be worth in taxable property not less than One Hundred Thousand Dollars, would be required to file with the proper United States official at the head of the Collection Bureau of the district in which they resided official lists or inventories, under oath, containing statements in detail of all taxable property, no matter where located either within or without the district, which is subject to or protected by the laws of this republic. This official would be not only empowered but required, in every case of doubt as to the value of the taxable property of any individual within the limits of his district, to administer oaths and compel the filing of such official lists. These lists would be no more inquisitorial than most of the states at present exact from taxpayers. They would be made, uniformly, throughout the entire country and wherever the laws of the republic are supreme, as of a given date annually, and would be delivered to the officials at the head of the respective tax districts on or before a given date each year.

These lists, forwarded to the national headquarters of this department of the Federal Government at Washington, D.C.,

would form the basis and supply the data for the levy and collection of this annual, economic liberty, national tax.

Severe penalties would be provided for the wilful or fraudulent violation of any of the provisions of this national tax system. For the first offense the culprit should be liable to a fine equal to fifty per cent of the total amount of his tax, in addition to being required to pay such tax. The penalty itself should be paid over as a reward or compensation to the person or persons who should furnish proof of the offender's guilt.

For the second offense by the same individual the money penalty and its disposal should be the same as provided for the first offense, and in addition thereto the offender should be liable to imprisonment in some Federal penal institution for not less than one year nor more than five years, at the discretion of the trial court.

For the third offense by the same individual, the money penalty and its disposal should be the same as provided for the first and second offenses, and in addition thereto the offender should be liable to imprisonment in some Federal penal institution for not less than three nor more than ten years, at the discretion of the trial court, and be forever deprived of all rights of citizenship and as a property holder under the laws of the United States.

In this last named event, the forfeited property should go to those persons who would be the legal heirs of the offender if he were to die intestate at the date of his conviction. In the absence of such heir or heirs, the forfeited estate should escheat to the Federal Government, and become a part of the fund realized from this tax system.

Congress should further provide that any transfer of taxable property to any other person or persons for the purpose of evading any of the provisions of this law shall operate as an absolute and irrevocable transfer of all right, title and interest, ownership and possession, to said person or persons; and said person or persons should be held guiltless of all offense under this law in so becoming the recipients of said property, and should, on the contrary, be entitled to maintain the rights so acquired in any court of competent jurisdiction. The person making such transfer should be subject to the penalties provided for the violation of this law.



Congress should also provide that in case the owner of property subject to this law were knowingly evading any of its provisions, any person or persons who would be his heir or heirs at law, in the event of his dying intestate, might proceed to enforce his or their claims in any court of competent jurisdiction the same as if said owner were actually dead and had died intestate. Pending the trial of such a cause, the court should be empowered to enjoin the disposal of the property involved or any part of it. In the event of the charges being duly proven, and the relationship established, the heirs should receive their respective interests by decree of court, subject only to the regular tax under this law, and said offender should be subject to the penalties in such case made and provided.

Congress should also provide that, in case of a non-resident property holder subject to this law, or one who has no certain, fixed or permanent place of residence in any state or territory of this republic, said person shall be deemed, for the purposes of this law, to be a resident of the National Capital, Washington, D.C., where all necessary legal papers and process under this law, from the inception of the tax levies, may be served upon said person, either personally or by advertisement or publication. Such person should be accorded the right, on giving adequate legal notice, to appoint a resident representative or agent at said city of Washington, D.C.

#### SIMPLICITY OF PRINCIPLE OF ARITHMETICAL PROGRESSION AS APPLIED HEREIN AND TABLE ILLUSTRATING SAME

The operation of the law or principle of arithmetical progression in taxation will be very simple, and consequently easily understood and applied. So far as its enforcement is concerned, there is no objection which can be urged against this principle that can not be urged, with even greater force, against all present methods of taxation.

Arithmetical progression is merely a progression in which the terms increase or decrease by equal ratio, as the numbers, 5, 10, 15 and 20, by the difference of 5. Or, to use the decimal fraction .0005 (5/10,000ths of 100%), the rate fixed on each \$100,000.00 unit of taxation in the accompanying table, as the ratio of increase, then the arithmetical progression is as follows—



.0005 ; .001 ; .0015 ; .002, etc., by the difference of 5/10,000ths of 100%, as shown in the first column of the table.

Taking any rate per centum as a rate of taxation to begin with (.0005%, for instance, as in this table), then, in order to apply the principle, a certain amount must be determined on as a basis or unit of taxation; for instance, as in this table, the sum of One Hundred Thousand Dollars—\$100,000. This sum or unit must then become the common divisor of the total taxable wealth of each individual tax payer, no matter at what spot on the globe he may reside or be located, whose property is assessable under the Constitution of the United States.

It must be borne in mind that it is the amount represented by this unit of taxation or common divisor, \$100,000.00 in this table, on which the tax to be paid is based. The increase in the tax on each consecutive unit of \$100,000.00 results wholly from the increase of the rate of taxation, in this table .0005%, which is increased in arithmetical progression just as many times as the unit of taxation (\$100,000.) is contained in the total amount of individual wealth to be taxed, until the maximum limit of one hundred per cent (100%) is reached. Any rate of taxation, no matter what the amount may be, which increases by arithmetical progression will sooner or later reach one hundred per cent, and, as one might say, automatically set a limit to the total amount of wealth possible to be accumulated and retained by any one individual. With the rate fixed at .0005%, as in this table, it follows that when this rate has been increased, in arithmetical progression, two thousand times it has reached one hundred per centum.

This particular table, complete, is just forty times as large as the part herewith published. In practical operation, however, not more than a twentieth (two pages) of the table would ever be required, as the total tax designedly becomes confiscatory before the ten-million-dollar total is reached.

Attention is especially directed to the fact that under this System, beginning with the low rate of .0005%, which amounts to a tax of only \$50.00 on the first \$100,000.00 unit of taxation, as fixed in this table, the individual tax-payer will have to be quite wealthy before the rate and the total tax reach large figures. In other words, this principle will operate even when regarded from

the standpoint of taxation alone, to say nothing of its restrictive and regulative powers over vast, concentrated, predatory wealth, to the unqualified benefit not only of the poorer classes of taxpayers, but to the manifest good and advantage of all persons whose actual, unencumbered private fortunes do not mount too high into the millions. It will effectively wipe out, as economic units, not only the near-billionaire, the centi-millionaire and the deci-millionaire, but the Billionaire Group with its money monopoly.

These economic monstrosities, that have no proper place under the protection of any government on earth, and much less under a republican form of government, must disappear under the proposed Howell System of National Laws, and with them the unspeakable impositions under existing economic conditions inflicted upon ninety-five per cent of the people of this country by the Billionaire Group. In view of the certain attainable results, the System would become a positive safeguard to society and to the institutions of our republic by means of its beneficent influence upon the political, business and commercial interests of the country—a safeguard which a free people should have not the slightest hesitancy in providing.

THE HOWELL SYSTEM GRADUATED TAX TABLE

Rate on each unit	Consecu- tive Nos. of units.	Unit of taxation	Total taxable wealth of the individual	Tax on each unit	Total tax	Rate of the total tax
.0005	1	\$100,000	\$100,000	\$50	\$50	.0005
.001	2	100,000	200,000	100	150	.00075
.0015	3	100,000	300,000	150	300	.001
.002	4	100,000	400,000	200	500	.00125
.0025	5	100,000	500,000	250	750	.0015
.003	6	100,000	600,000	300	1,050	.00175
.0035	7	100,000	700,000	350	1,400	.002
.004	8	100,000	800,000	400	1,800	.00225
.0045	9	100,000	900,000	450	2,250	.0025
.005	10	100,000	1,000,000	500	2,750	.00275
FROM \$1,100,000 TO \$2,000,000.						
.0055	11	\$100,000	\$1,100,000	\$550	\$3,300	.003
.006	12	100,000	1,200,000	600	3,900	.00325
.0065	13	100,000	1,300,000	650	4,550	.0035
.007	14	100,000	1,400,000	700	5,250	.00375
.0075	15	100,000	1,500,000	750	6,000	.004
.008	16	100,000	1,600,000	800	6,800	.00425
.0085	17	100,000	1,700,000	850	7,650	.0045
.009	18	100,000	1,800,000	900	8,550	.00475
.0095	19	100,000	1,900,000	950	9,500	.005
.01	20	100,000	2,000,000	1,000	10,500	.00525

## GRADUATED TAX TABLE—Continued

## FROM \$2,100,000 TO \$3,000,000.

Rate on each unit	Consecu- tive Nos. of units.	Unit of taxation	Total taxable wealth of the individual	Tax on each unit	Total tax	Rate of the total tax
.0105	21	\$100,000	\$2,100,000	\$1,050	\$11,500	.0055
.011	22	100,000	2,200,000	1,100	12,650	.00575
.0115	23	100,000	2,300,000	1,150	13,800	.006
.012	24	100,000	2,400,000	1,200	15,000	.00675
.0125	25	100,000	2,500,000	1,250	16,250	.0065
.013	26	100,000	2,600,000	1,300	17,550	.00675
.0135	27	100,000	2,700,000	1,350	18,900	.007
.014	28	100,000	2,800,000	1,400	20,300	.00725
.0145	29	100,000	2,900,000	1,450	21,750	.0075
.015	30	100,000	3,000,000	1,500	23,250	.00775

## FROM \$3,100,000 TO \$4,000,000.

.0155	31	\$100,000	\$3,100,000	\$1,550	\$24,800	.008
.016	32	100,000	3,200,000	1,600	26,400	.00825
.0165	33	100,000	3,300,000	1,650	28,050	.0085
.017	34	100,000	3,400,000	1,700	29,750	.00875
.0175	35	100,000	3,500,000	1,750	31,500	.009
.018	36	100,000	3,600,000	1,800	33,300	.00925
.0185	37	100,000	3,700,000	1,850	35,150	.0095
.019	38	100,000	3,800,000	1,900	37,050	.00975
.0195	39	100,000	3,900,000	1,950	39,000	.01
.02	40	100,000	4,000,000	2,000	41,000	.01025

## FROM \$5,000,000 TO \$100,000,000.

.025	50	\$100,000	\$5,000,000	\$2,500	\$63,750	.01275
.035	70	100,000	7,000,000	3,500	124,250	.01775
.05	100	100,000	10,000,000	5,000	252,500	.02525
.075	150	100,000	15,000,000	7,500	566,250	.03775
.10	200	100,000	20,000,000	10,000	1,005,000	.05025
.15	300	100,000	30,000,000	15,000	2,257,500	.07525
.20	400	100,000	40,000,000	20,000	4,010,000	.10025
.25	500	100,000	50,000,000	25,000	6,262,500	.12525
.375	750	100,000	75,000,000	37,000	14,081,250	.18775
.50	1000	100,000	100,000,000	50,000	25,025,000	.25025





## PART IV

### PERTINENT PARAGRAPHING

MANY POINTS TOUCHED UPON; MOB RULE OF DOLLARS; MORAL TURPITUDE OF ALL EXCESSIVE RICHES; MISDIRECTED CREDIT AND REWARDS; HOWELL SYSTEM, PLAINTIFF VS. BILLIONAIRE GROUP SYSTEM, DEFENDANT; HOW FEW MAY OWN ALL THE WEALTH OF NATION; UNDERPAID SCHOOL TEACHERS AND OTHERS; WISE BUILDERS OF THE CONSTITUTION OF THE UNITED STATES; TALK AT BOWERY MISSION; CLASS HATRED; LABOR, BRAINS AND CAPITAL; MEN FORCED FROM SETTLED OCCUPATIONS; ECONOMIC TYRANNY; THE WALL STREET GAME; SPURIOUS CLAIMS BY THE OVER-RICH OF SERVICES TO SOCIETY; CRUSHING OUT INDIVIDUALITY; ECONOMIC LIBERTY; GREATEST PROBLEM LEFT FOR SOLUTION BY ORGANIZED SOCIETY; SUPREME COURT DECISION IN OIL TRUST CASE; MUCK-RAKERS; ELLIS ISLAND'S DISGRACEFUL CHAPTER.



## THE HOWELL SYSTEM—IV

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One bad law is one too many—there can not be too many good laws.

Vested rights have latterly become largely vested wrongs.

The near-billionaire may be a great financier, but his huge fortune is not even presumptive evidence, much less proof, that such is the case.

It is a question of the Howell System vs. the Billionaire Group System—unless, of course, you prefer Socialism or Single Tax.

The Howell System simply demands and provides for economic justice to all—the rich and the poor alike.

National prosperity no longer means wide-spread individual prosperity among all classes of worthy citizens.

Physically, “no man is stronger than his stomach”—financially, no man is stronger than his cash resources.

Independent careers, either in business or in the professions, are no longer open to more than a small minority of men.

Fabulous donations for charitable purposes constitute, at once, evidence of splendid philanthropy and proof of economic conditions unthinkable infamous.

The Howell System is constructive, not destructive; for the reason that it is restrictive of the evil powers of predatory wealth and also regulative, in behalf of the general good, of all economic forces.

In the struggle to-day for even modest financial success, there is absolutely no fair test of personal merit. However, men are judged solely as though the contrary were the case—by results alone.

A man's moral character is wholly in his own keeping, but, under existing economic conditions, his financial or material success is beyond mere personal effort, no matter how persistent, energetic, hopeful, able or long continued.

Opportunities are as thick in this country as flies in July, but *Available* opportunities worth while for the vast majority of men, regardless of foresight, energy and ability, are almost as scarce as snowballs in hades.

A suitable motto for the Billionaire Group would be: Millions for Charity—Not One Cent for Economic Justice. The motto of The Howell System is: Economic Justice to the Millions—Not One Cent More for Tribute to the Billionaire Group.

Evil economic conditions are as needless and as inexcusable as are unsanitary physical conditions. In other words, preventable poverty is as senseless and brutal as preventable disease. Both poverty and disease are largely preventable under wise laws efficiently administered, although neither may be wholly eradicated.

Make changes, from time to time, in tariff rates and schedules which will increase and not retard or destroy prosperity. This country can not yet afford to adopt free trade. The object should be to bring about, by means of higher wages, better salaries and wider profit-sharing among the great masses of the people, a fair economic distribution of prosperity.

Material Success Equations: Mental Inferiority, Plus Loafing, Plus Gambling, Plus Cash, Equal Financial Success Nine Times out of Ten. Superiority, Plus Energy, Plus Intense Application, Plus Perfect Habits, Plus Foresight, *Minus* Cash, Equal Financial Failure Nine Times out of Ten.

In the striving for material success, the only test question which any man who has not attained it is required to ask himself, or that any other person or society itself has any right to ask him, is this one: "Has he, all things considered, done his best?" Not, "Can he look back through the years of faithful effort and see where he has made mistakes?" Nor yet the question: "Why did he not seize opportunities which were as unavailable to him, because of the lack of cash with which to make them available, as though they never had existed?"

The man or group of men who controls the cash and quick assets of a country, thereby becoming the worst of all evil trusts, the Money Trust, exercises an economic tyranny over the people at large which is worse than can be any mere political tyranny. The people would better be deprived of the right to vote and of all other political rights, and yet be accorded *Available* opportunities for employment or independent careers at fair economic returns in the form of wages or profits, than to be possessed of the former and deprived of the latter. But, far better is it to



possess, as the people of this republic have it in their power to enjoy, both political liberty and Economic Liberty.

#### MOB RULE INTOLERABLE

Mob Rule, in other words Lawless Rule, is intolerable, whether it be the Mob Rule of Men or the Mob Rule of Dollars. No such a thing as the Mob Rule of Dollars, do you say? Then what do you term the Rule of Dollars which has dominated, with relentless greed, the transportation situation in Greater New York, spreading loss and ruin broadcast among the small investors while creating a goodly number of millionaires and deci-millionaires? And, what is it that has held up for years the badly needed improvements and extensions? Can any person or institution get the necessary cash with which to proceed with the work, unless the Billionaire Group is placated to the tune of many millions? Possibly it may be just "business," or "high finance," in the estimation of some. From my point of view it is simply a case of the Mob Rule of Dollars. And, the treatment which Greater New York has received for years from the Billionaire Group, and which it will continue to receive, is a perfect example of what the people at large, throughout the entire country, have been receiving in relation to all their vast industrial and financial interests. In other words, the people—the more than ninety per cent—have been shamelessly exploited to an extent almost unthinkable; repeatedly worked to a frazzle. And they will continue to be so exploited until they, the people, who alone are powerful enough to overcome the economic supremacy of the Billionaire Group, subjugate it by the enactment of adequate national laws. These assertions are significantly borne out, and this prediction justified, by the recent findings and decisions in the cases against the Standard Oil and the Tobacco Trusts, and by the disclosures relating to the panic of 1907. And these vicious results are the product of the Mob Rule of Dollars.

#### THE MORAL TURPITUDE OF ALL EXCESSIVE RICHES

The man who proclaims that he is in favor of a real improvement in economic conditions, and who asserts also that he is in favor of the accumulation of private fortunes without limit, even though they run into the hundreds of millions of dollars, "so long

as they are acquired honestly" (?), speaks an utterly meaningless jargon. If such a man were open to conviction as to the moral turpitude inseparably associated with all such excessive accumulations, to say nothing of the legal dishonesty by which many of them are acquired, the findings of fact, and the recent decisions by the United States Supreme Court, in the dissolution cases against the Standard Oil and Tobacco Trusts, ought to clear his mental vision sufficiently to enable him to see the truth, and that, too, without the aid of a kerosene lamp. Indeed, it is

"So clear, shining and so evident,  
That it will glimmer through a blind man's eye."

#### MISDIRECTED CREDIT AND REWARDS

The eager defenders of existing economic conditions and of swollen private fortunes, chiefly the product of the toil of millions of men, women and children deprived of their proper, economic share, are not content with trying to justify such things on moral and legal grounds. They must also credit to the beneficiaries who have seized these excessive fortunes the reduction in the cost of many commodities, and vast improvements and economies in business enterprises, as illustrated by cheaper kerosene oil and the Standard Oil Company, when, as a matter of fact, those results must be credited to the inventive genius of many minds and to the aggregate energy and spirit of the age. It is a well known fact that real inventors have seldom received adequate reward, many of them none at all, and that the remains of some rest in paupers' graves. And, under existing economic conditions, Society not only offers but pays its greatest premiums for that sort of injustice.

THE HOWELL SYSTEM, <i>Plaintiff,</i>	}	
vs.		
THE BILLIONAIRE GROUP SYSTEM, <i>Defendant.</i>		ss.

PLAINTIFF: The Contention and Brief of the Plaintiff are based on the Nation's demand, in behalf of All Citizens, for an Open Field of Opportunity and Endeavor. It is not a mere ques-

tion of Free Trade or Tariff, nor of any one or more of scores of other important current political and economic issues. It is a question of *Economic Liberty*, and as fundamental as was the question of Political Liberty in 1776.

The Plaintiff further demands a Fair Fighting Chance for all Worthy, Industrious Citizens to succeed financially to the extent, at least, of enabling them to pass their lives in comfort, provide suitably for all Children and Worthy Dependents, and to acquire a Competency for Old Age.

The Plaintiff further demands the Preservation of Sane Individualism and the Encouragement of the Original Initiative among the People at Large, as against the crushing out of these qualities under existing economic conditions.

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DEFENDANT: The Contention and Brief of the Defendant are based on the demand, in behalf of the Few, that they be permitted to Monopolize All Natural Resources, all Currency, Banking and Transportation Facilities, and all Other Opportunities of Importance and Great Value.

The Defendant further demands the right to Enforce a Relatively Increasing Average Cost of Living and a Relatively Decreasing Average Rate of Wages, Salaries, Compensation and Profits of whatsoever nature Earned by or Accruing to the Great Body of the People; and the right to Enforce the Progressive Elimination of Small Business Enterprises, and of All Modest, Independent, Personal Careers in the Circles of Trade and Finance.

And all these things the Defendant demands, in the Names of Vested Rights and Philanthropy, in order that *A Few May Continue to Dominate the Social, the Industrial and the Financial Affairs of the Republic of the United States.*

#### MAN MUST THINK IN CONTINENTS AND IN CYCLES

Man must think of his home, of his State, of his Country, but, in studying the great race problems, he must think in continents. He must think of the present and of the immediate future, but in contemplating the great problems of human needs, welfare and progress, man must think in cycles. To enable man thus to think, his mental vision must not be impaired by the dollar

mark, or his look into the future cut off by mountains of individual wealth whose apexes pierce and pollute the very heavens.

#### HOW FEW MAY OWN ALL WEALTH

The latest estimates place the total wealth of the United States, including all classes of real and personal assets, at One Hundred and Twenty-five Billions of Dollars—\$125,000,000,000.

It is asserted by some that the country has at least one citizen who is worth a billion dollars, or a 125th part of the total wealth of the nation. Be that as it may, there is no doubt that there are a number of citizens each one of whose private fortunes pass the One Hundred Million mark, and it is certain that there are a goodly number of deci-millionaires.

Contrary to the favorite fallacy proclaimed by the defenders of swollen fortunes, to the effect that they are usually dissipated by the second or third generation, they nearly always increase rapidly and with augmented momentum, as if by their own weight and cohesive power, like a snowball rolling down hill. The following little table shows at a glance into how few hands the vast wealth of the country, all of it at least which is not required for the bare subsistence of the inhabitants of the land, will pass in due time unless a limit shall be placed on the accumulation of individual fortunes:

125	Owners	worth	\$1,000,000,000	each	would	own	all.
250	"	"	500,000,000	"	"	"	"
500	"	"	250,000,000	"	"	"	"
625	"	"	200,000,000	"	"	"	"
1,250	"	"	100,000,000	"	"	"	"
2,500	"	"	50,000,000	"	"	"	"
5,000	"	"	25,000,000	"	"	"	"
12,500	"	"	10,000,000	"	"	"	"
25,000	"	"	5,000,000	"	"	"	"
125,000	"	"	1,000,000	"	"	"	"

#### SCHOOL TEACHERS AND OTHERS

The public school teachers of this republic, considering their faithfulness; high order of ability; special training and qualifications, and the indispensable service demanded of and performed by them, are probably the poorest paid, as a class, of any of the wage- or salary-earning classes in the United States. When the near-billionaire and the centi-millionaire so-called Captains of Industry are required, under the Howell System of National Laws,



to pay into the privy coffer of the State a good, big share of their unearned accumulations, then the public school teachers of the land, to say nothing of all other classes of public servants and the industrial, wealth-producing armies of the mammoth corporations of the country, will begin to "come into their own."

#### WISE BUILDERS OF THE CONSTITUTION

The bed-rock foundation of all our rights in this greatest of all republics is the Constitution of the United States. The wise builders of the Federal Constitution, however, not only provided for Political Liberty and Religious Liberty, but they made adequate provision for amending the Constitution whenever it might become necessary for the public good. It is a reasonable contention although a speculative one, that, if the makers of the Constitution were among us to-day, they would be leaders in the movement for the amendment on which to found *Economic Liberty*.

#### FROM A TALK AT THE BOWERY MISSION (Friday Evening, February 24, 1911)

There is a beautiful side to this unique institution known, at home and abroad, as the Bowery Mission, and located at the very edge of the section of Greater New York where the population is the most dense and where poverty is most prevalent and most appalling.

The devotion of a noble woman like "Mother" Bird is in itself a holy inspiration. And the value of such leaders, teachers and helpers as Dr. Hallimond and his assistants is not to be measured in dollars, and no words of praise are adequate to proclaim their just deserts.

The dark, pitiful and exasperating side of such an institution is its imperative, ever-present and ever-growing necessity, and the fact that its very necessity constitutes, against organized society and our boasted civilization of the Twentieth Century, a most terrible indictment. And, yet, the Bowery Mission is but one of scores of institutions and mediums for dispensing charity in this great city and state. Thirty-five millions of dollars were expended in this state last year in public and quasi-public charities. Even that vast sum does not include additional millions dis-



pensed privately. What noble traits of human nature such lavish benefactions reveal! What shame to organized society that economic conditions so evil and debasing are permitted to exist!

These nightly gatherings, at the Bowery Mission, of the temporarily down and out army represent, not the lowest but the weakest strata of organized society. Numerically, they represent overwhelmingly the strongest human strata.

#### CLASS HATRED

Class hatred is constantly being engendered, both unconsciously and deliberately, on the part of the very rich, not only by the false standards of merit and ambition which they set up but by the arrogance of their habitual attitude towards and their utterances respecting the financially unsuccessful and unfortunate. They habitually make the lack of financial success strictly a personal matter, whereas in nine cases out of ten it is wholly economic. The sentiment is that he who fails to accumulate at least a comfortable fortune does not succeed simply because he is personally unworthy—a drunkard; a spendthrift; a loafer, or an incompetent of some type or other for which he is personally to blame.

The head of one of the leading colleges of the country some time ago publicly asserted, in substance, that the trouble with the laboring classes is that they are too lazy to work and too intemperate to save. And, yet, this is the greatest wealth producing country in the world, and wealth is produced by labor. Strange record, isn't it, to be made by a nation of loafers and drunkards?

#### LABOR, BRAINS AND CAPITAL

As society is now constituted there are three forces engaged, directly and indirectly, in the production of wealth, namely:

First. Labor, possessing a high average of intelligence and skill;

Second. Brains, in professional and administrative capacities;

Third. Capital, which is absolutely helpless and useless so far as increase is concerned without the aid of labor although it frequently prospers and grows amazingly without the aid of brains. Still, capital, under existing conditions, absolutely dominates and tyrannizes over both labor and brains.

## ENFORCED DISPLACEMENT FROM SETTLED OCCUPATIONS

One of the most glaring evils resulting from the highly artificial economic conditions of the day, aggravated by the manipulations of the Billionaire Group, is the enforced displacement annually of millions of worthy, capable men from occupations to which they have become adapted and compelling them to seek new avenues of activity for their admitted abilities and proven energies.

In the case of a vast majority of such enforced changes failure, or at best indifferent success, is as inevitable as it is brutally unjust. But society, taking its cue from the habitually indifferent or captious attitude of the Billionaire Group and its organs of publicity, unjustly judges and condemns the "failure" as though to him had been available all the advantages and opportunities of the most favored and richest of men.

## ECONOMIC TYRANNY

Economic tyranny, through a thousand channels, like a current of electricity of a million volts, works its merciless purposes irresistibly through the entire body politic. And it works as silently and intangibly as the swiftly speeding air waves wing their wireless messages from ocean to ocean and from continent to continent. It touches the home and life of every human being, waking or sleeping, every minute of time from the cradle to the grave, and is worse than any other form of tyranny.

## THE WALL STREET GAME

The complex, so-called Wall Street game, from the big fellows operating through the more or less lawless New York Stock Exchange, to the police-defying crap-shooting youngsters in New Street, is played with as delicate a sense of honor by many of the gamesters, big and little, as ever marked the conduct of Chevalier Bayard.

On the other hand, Wall Street's contingent of pretentious and unpretentious fakers is large, able and energetic. The members classify all the way up (or down) from the curb-stone broker, without "a local habitation or a name," to the millionaire with spacious, richly furnished offices in a skyscraper; membership in the leading clubs, and a prominent pew in some swell Fifth Avenue church.

Their part of the Wall Street game is to graft anything from a postage stamp to a bank or a steamship line. Even an item of some two thousand dollars has been known to be a sufficient temptation to induce members of the pretentious faction to betray friendship and to dishonor written and verbal agreements and promises. Also, so cleverly to manage the affair that the confiding and unsuspecting Mr. Easy Mark not only emerged from the transaction minus his just, stipulated dues, but with little or no standing in court. And the prevailing sentiment of the Wall Street district seems to be that the successful faker is a clever chap, entitled to a certain degree of admiration, and that Easy Mark is a fool who should be frowned upon if not kicked out of the precinct.

#### SPURIOUS CLAIMS OF SERVICES TO SOCIETY

One of the favorite claims advanced in justification of swollen fortunes is that the possessors render to society services which entitle them to their excessive riches. No service to society, no matter how great, can justify an unjust and uneconomic individual appropriation of wealth. The truth is, however, that the men and women who have performed the greatest services for humanity have been, as a rule, very poorly rewarded in a material way, the majority of them living and dying poor.

As to services rendered to society by the very rich, in most instances they have been labors of the imagination. Nothing more laborious, in fact, than would be the brushing of imaginary cobwebs off of moonbeams with an imaginary feather duster. However, the majority of them seem to imagine that their imaginary services constitute a sufficient justification for their methods, their accumulations and their defense of existing economic conditions.

#### THE CRUSHING OUT OF INDIVIDUALITY

The defenders of the existing order of affairs economic express much concern over the fear that the limitation of private fortunes within sane and reasonable bounds will destroy individuality. The distorted and forbidding individualism of the centi-millionaire and his like seems to be the only type which appeals to their artistic taste and sense of justice. It is of no significance to them that the growth of a single centi-millionaire means the crushing out of the individuality of millions of worthy human beings.



## ECONOMIC LIBERTY

Economic Liberty means, to speak in common parlance, an open field of opportunity and endeavor for everybody in the every-day industrial and financial affairs of life. It means *Available Opportunities* and the *Maintainable Right* for the worthy and industrious, in all needful occupations, to succeed financially. It means that these shall be the unquestioned and inviolable privileges, under the supreme law of the land, of all human beings alike, in their efforts to win material success—something more than a bare subsistence—a competency.

In other words, it means the enactment and enforcement of national laws for the elimination of the Billionaire Group as an economic unit, and also the regulation of the sources, and of the production, and of the distribution of wealth in a manner just to all, or as nearly so as human government will permit. The adoption of the Howell System of National Laws will effect infinite improvement in economic conditions and it would involve absolutely no change in our form of government.

Economic Liberty is the right as it is the necessity of every man, woman and child; the right of every home; of every State; of every Nation and every civilized race, and the uncivilized peoples of the earth should be shielded and uplifted by its beneficent, world-wide sway of universal justice. As a sociological question or issue, it is not merely paramount in this republic; it is fundamentally and imperiously alone as the one greatest problem yet remaining for solution by organized society. And, whatever the final solution may be, the beginning must be the limitation, in this republic, of the legal right to accumulate private fortunes so as to bring them within sane and reasonable bounds.

SUPREME COURT DECISIONS IN OIL AND TOBACCO TRUST  
CASES

It is doubtful if the decisions of the United States Supreme Court, in the Standard Oil and Tobacco Trust cases, will even seriously annoy the very respectable and eminent centi- and decimillionaire citizens who have been the greatest offenders in shaping the affairs of those mammoth concerns and who are the greatest beneficiaries of the disreputable and unlawful methods employed. The ties which bind together the constituent companies



will have to be loosened up a little here and there, new sets of certificates and legal forms prepared, and sundry other details looked after with more or less care, but these things will be all attended to by skilful, well-paid lawyers. Otherwise, things will run along, thank you, in the even tenor of their way, the dividends will increase, and the near-billionaire, the centi-millionaire and the deci-millionaire will continue to receive into their capacious private coffers their ever-swelling flood of wealth.

Thus will this swollen-fortune, wealth-insanity farce and human tragedy continue to hold the boards in the drama of our national life until the Constitution of the United States is so amended as to permit the enactment of adequate laws. They must, necessarily, be national laws which will reach over, and beyond and behind, in spite of technicalities and the ablest lawyers, and seize and hold the specific individuals responsible for all the evil and injustice that is done in the name of those artificial persons, the corporations. I have for twenty-five years been preaching the old truism that "Guilt is Personal" in support of my advocacy of my proposed national System of Laws as set forth in Part III of this pamphlet. That System once in force, the Supreme Court will have the power to render decisions which even the individual, economic monstrosity of the centi-millionaire type will have to obey at once and for all time. Until then, neither Congress, legislatures nor courts can effectively cope with the centi-millionaire type and the Billionaire Group.

#### MUCK-RAKERS

Now that the United Supreme Court, in the Standard Oil and Tobacco cases, has aligned itself along with the "muck-rakers" in the opinion that the methods pursued by the richly eminent gentlemen who have controlled these Trusts have been disreputable and in violation of law, it is consistently in order for the Billionaire Group organs of publicity to classify the members of that Court as muck-rakers.

#### ELLIS ISLAND'S DISGRACEFUL CHAPTER

One of the most disgraceful chapters to be found in the history of any so-called civilized country, Russia not excepted, has been written of late (1910-1911) into the history of our republic

at Ellis Island. That little island in New York harbor is the Gate of Entry for most of the immigrants coming into the United States—the hundreds of thousands, annually, of worthy, ambitious, energetic, hopeful and oppressed denizens of the Old World who seek to improve their lot in this land of the free. Of all this tide of immigration a small percentage is made up of undesirables of one kind and another, criminal and otherwise, who should be refused admission into this country.

When a broad, American official spirit presides over Ellis Island it is felt by the subordinates, and substantial justice is meted out to all seeking entry. But when, as in these latter days, the policy in force is harsh and often brutal, the injustice and inexcusable misery inflicted on worthy human beings, who are helpless in the legal clutches of the Government, become a national scandal and disgrace.

While such a policy prevails, the light on Bartholdi's noble, 300-foot Statue of Liberty Enlightening the World, but little more than a stone's throw from Ellis Island, should be extinguished, the torch itself hooded, and the Statue draped in mourning. Then a suitable Statue to erect on Ellis Island would be that of Nemesis, the Goddess of Vengeance.

As the New York *Evening Journal*, among other things, recently said editorially:

“Three judges of the United States Court have condemned from the bench most sharply the star chamber methods of our immigration department. Callous men, made brutal and indifferent by constant association with grief, think nothing of separating mothers and children, husbands and wives, or of sending back an old father or mother on the merest pretext. . . . Any one of a number of petty subordinates has the power to send them back whence they came. And they leave, broken hearted and ruined financially. Disease must be kept out of this country, and crime must be kept out. But the crime should be proved, and the disease should be apparent and dangerous.

“The stream of immigration is a life-giving stream of the greatest value to our nation. Our indebtedness to the old lands, to the men and women that have the courage and enterprise to leave them and come here, is very great. It is a shameful return

for all their hardihood that greets so many of them when they first arrive in this country."

The majority of rejections of worthy applicants are made on the pretext that they may become public charges. In one instance, to illustrate, a young German, about twenty-five, an excellent type of man, well dressed and refined in manners, had some trouble with his eyes when a child of about seven. The ailment was so completely cured that it not only never returned but he never had to use glasses for any purpose, and had learned and followed the trade of carpenter. However, it was brought out during the star-chamber examination that he had not passed the severe test for perfect vision required for military service in the German army. For this reason alone he was refused admission on the pretext that there was a remote possibility that he might some day become a public charge. On such a pretense, even a Theodore Roosevelt would be rejected. One more evidence of Dollar Blindness; another manifestation of Dollar Brutality.

## PART V

### NOTABLE UTTERANCES BY NOTABLES—COMMENTS

ROOSEVELT ON SWOLLEN FORTUNES; REV. PETERS ON BLOATED FORTUNES; GOVERNOR FOSS SAYS LIBERTIES AND RIGHTS IN PERIL; "THE EASIEST WAY" IN WHICH TO INCITE CLASS HATRED; FEARS OF J. PIERPONT MORGAN JUSTIFY FAR GREATER FEARS ON PART OF PEOPLE; RYAN MENTIONS YOUNG MEN SOON TO CONTROL MONEY OF THE COUNTRY; MARSHALL ON WHY PLENTY AND PAUCITY GO HAND IN HAND; PRESIDENT PARKER ON DOLLAR BLINDNESS; NOTED CLERIC, RABBI WISE, ON ETHICS OF BUSINESS; GOVERNOR WILSON ON THE MONEY MONOPOLY; HAMPTON'S MAGAZINE ON THE MONEY POWER; ROOSEVELT, PERKINS AND NEW YORK WORLD; BRYAN'S CROWN OF THORNS AND CROSS OF GOLD; HEARST, ROOSEVELT AND BRYAN; THE MONEY TRUST AND LAWSON, WALL STREET JOURNAL, NEW YORK WORLD AND WILSON; NEW YORK WORLD SOUND IN THEORY—HOW ABOUT PRACTICE?; SENATOR CUMMINGS ON DANGER AT HAND; CHRIST'S TEACHINGS AS TO RICHES.





# THE HOWELL SYSTEM—V

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## ROOSEVELT ON SWOLLEN FORTUNES

Time and again in his great public career, has Theodore Roosevelt raised his voice in favor of fair play in all the industrial, business and financial affairs of every-day life. During a public address, in April, 1906, he said: "Materially, we must try to secure a broader economic opportunity for all men, so that each shall have a better chance to show the stuff of which he is made. . . . As a matter of personal conviction and without pretending to discuss the details or formulate the system, I feel that we shall ultimately have to consider the adoption of some such scheme as that of a progressive tax on all fortunes, beyond a certain limit, either given in life or devised or bequeathed upon death to any individual, . . . the tax, of course, to be imposed by the national and not by the state government. Such tax should, of course, be aimed merely at the inheritance or transmission in their entirety of those fortunes swollen beyond all healthy limits."

Still, in advocating the application of a progressive tax to inheritances only, or at the time of the transmission of a vast fortune in bulk, it would seem that the President overlooked the most important part of his declaration to the effect that "we must try to secure a broader economic opportunity for all men." No such "broader economic opportunity for all men" can possibly be secured except under some system of national laws by which "fortunes swollen beyond all healthy limits" may be legally prevented from attaining unhealthy and bloated proportions. Nine-tenths of the evils and infamies inseparably associated with the possession of monstrous private fortunes are not incident to either their mere size or their transmission, but to the methods of their accumulation and the flagrant uneconomic distribution of wealth as it is produced.

### "BLOATED FORTUNES AND YET MAJORITY IN WANT"

"We are in a condition in this country," lately proclaimed Rev. John F. Peters, rector of St. Michael's Episcopal Church, New York City, "where many strong men are seizing each what he may for himself, with or without law, massing enormous fortunes,

grasping huge areas of lands, forests, mines, controlling the lines of transportation. *We Have Bloated Fortunes*, an immense power amassed in the hands of a relatively few, and the *Enormous Majority Living on the Edge of Want*. The voice and the wish of the men of large means are potent in the management of the affairs of the church, because we need money. . . . To a very considerable extent the church finds itself allied with the money interests. Precisely in proportion as this is the case has the church been alienated from the laboring masses."

Doubtless, as an American citizen, Dr. Peters is a believer in the institutions of Political Liberty and Religious Liberty vouchsafed to us by the laws of our republic. As a type of the broad-minded minister of the Gospel, is he equally in favor of *Economic Liberty*?

#### "LIBERTY AND RIGHTS OF ALL CITIZENS IN PERIL"

"The nation is facing a crisis," lately asserted Governor Foss, of Massachusetts, "as great as the Civil War. Now the liberties of no one race are at stake, but the liberty and rights of all the citizens are in peril."

#### THE EASIEST WAY

"The easiest way for the American people to have prosperity is by making themselves worthy of it."

Ah! The Oracle "have spoke." The secret of prosperity getting and having is at last revealed, and it is promulgated, "free, gratis and for nothing," for the benefit of the "American people," the great majority of whom are not prosperous. They are not prosperous simply because they are not worthy. If they were worthy they could not fail to be prosperous, and if they were prosperous it would be proof conclusive that they are worthy. Citations illustrating this great truth, recent decisions of the United States Supreme Court in the dissolution cases against the Standard Oil and Tobacco Trusts. Being incomprehensibly rich (prosperous), the "big men" who have been running these concerns illegally must be incomprehensibly worthy.

The words of wisdom and justice first above quoted are from one of the very prosperous New York weekly publications. It is such a partisan of the centi-millionaire type of citizen and his methods that it goes fairly blind with rage at the thought of a

"Muck-Raker" and grovels in its devotion to "The Interests." Not being of the people, the author of that gracious message to the "American people" plainly tells them, inferentially, that they are unworthy to be prosperous, and that "the easiest way for them to have prosperity is to proceed to make themselves worthy of it."

Simple, isn't it? The wheels of the Oracle's think factory seem to run somewhat after this fashion: "I am prosperous, I am worthy; prosperous, worthy, worthy, prosperous. If all the American people were worthy, like I am, they, too, would all be prosperous. Can anything be more logical, just, humane or convincing? Certainly not. No question of economics or of justice or of fair-play is involved. It is purely a personal matter. And all you 'American people' who dare to assert that you are not prosperous for any other reason than that you are unworthy are muck-rakers and inciters of class hatred. Be just and broad-minded, as I am, and you will say, do, write and publish nothing that will be displeasing to the very rich. Simply bear in mind that, if you were worthy, you would be prosperous. I weep to think of the deluge of unworthiness which has swamped the vast majority of the American people. If all could only be as worthy as I—ah then, how universal would be the prosperity of the American people! It is the easiest way. Pardon these tears. Please pardon a billion or so more tears!" Yes, it is the easiest way to stir up class hatred—that sort of impudence.

#### THE FEARS OF J. PIERPONT MORGAN

Said Mr. Morgan to Governor Hughes, as recently quoted in the public press: "As long as the Equitable Life Assurance Society, with its hundreds of millions of dollars, remains in Wall Street, it is a menace to my fortune, and it will be a menace to the fortune of my son and my son's son."

If a fund of Five Hundred Million Dollars, belonging to an institution which is under more or less stringent legal restrictions and constant public scrutiny, threatens the vast fortune and financial power of one of the really great financiers of the world, J. Pierpont Morgan, what danger then must exist to all moderate fortunes from this same source? And then think of the vastly greater danger which threatens all moderate fortunes and the general good of the people at large from a centralized fund estimated



at Two Billions of Dollars—four times the size of the Equitable fund—in the chain of banks dominated by Mr. Morgan! But, even all this is the lesser part of the entire evil. There is yet to be taken into account the still greater aggregate fund controlled by the irresponsible Billionaire Group of national exploiters. And, yet, we Americans are a people politically free. Economic serfs, ninety-nine out of every hundred of us. Is there anything in the whole history of practical, human affairs more absurdly and more tragically incongruous?

#### WALL STREET MEN ALREADY SELECTED TO CONTROL

Thomas Fortune Ryan, one of the "Wise" men of Wall Street, some months ago designated, in a published interview which I never have seen refuted, some half dozen or so young men who are, in due time, to come into control of the money of this country. Mr. Ryan no doubt spoke substantially the truth, unless, perchance, the people themselves some day conclude to exercise their political rights and decisive power by bringing about the necessary national legislation for the elimination of the centimillionaire, and for putting an end to the sway of the Billionaire Group.

#### WHY PLENTY AND PAUCITY GO HAND IN HAND

W. V. Marshall in his learned treatise, in book form, on "Competition," discussing the productive energies of the people under existing evil economic conditions, says:

"Overproduction always stands opposite to destitution. This is because the two have a common average. Deprive eighty million people of a proportionate share of their earnings, and there will be heard the complaint of indigency. Turn this share into the possession of one hundred thousand citizens, and there will be heard the complaint of surplus. But the passing of the earnings out of the hands of one set into the hands of another is but a single operation. That is why plenty and paucity may go hand in hand; why surplus may exist by the side of pressing want. But in what consists the overproduction?"

"There is in possession of the exactors at the close of a season's operations, retained of their own originating, products which they would not have retained had they parted with their

wares at earned valuation; with them of the people's originating, products they would not have acquired had they accepted the people's wares at earned valuation; debt obligations surrendered by the people to bridge deficits which their lack of compensation created, and left them with no means to provide for. Each season widens the breach, surfeits the exactors with more excess, inflicts the masses with greater privation.

"The thoughtless may imagine that the way to mitigate the effects of overproduction is to increase the toil and produce more to sell. That would only intensify the ill effect. In their dealings with the masses, the monopolists dictate the terms both ways—fix what they charge and what they pay. The consequence is such a rate of compensation as to create a perpetual difference in their favor. The more the masses toil to earn and overcome this difference, the more must they deal with the exactors, and the larger and the faster, therefore, do they make the difference grow. Undertaking to reduce it by extra energy in production is as impossible as would be the feat of liquidating continued expenditure of ten dollars per week with receipts of but eight dollars a week."

Mr. Marshall, whose address is Berlin, Pennsylvania, has recently published another volume, entitled "A Curb to Predatory Wealth." Both of these books should be read by all who are interested in the problem of improving economic conditions, and every sane, adult human being ought to be interested. Mr. Marshall's proposed application of the principle of graduated property taxation differentiates materially in some respects from the Howell System method. He would apply it to the artificial person, the incorporated trust, and through the legislatures of the respective states. I aim directly at the human, economic monstrosity, the centi-millionaire and his type, and the intolerable industrial and financial evils which he personifies. I would oppose, as impracticable, the adoption of the Howell System by any other than the National Government. That does not mean that I am opposed to the application of the principle to corporations, although I do believe that the centi-millionaire type of economic unit and the Billionaire Group must be eliminated before effective legislation, either state or national, can be passed and enforced for the adequate regulation of those stupendous artificial economic units, the Trusts.

Mr. Marshall is also the founder of the National Square Deal Club, which already has its ramifications throughout the country. At the last session of the California Legislature, a graduated tax resolution passed the Senate without a dissenting vote. Senator Cartwright, of Fresno, supported the resolution by a speech five hundred copies of which, together with the resolution, were ordered printed and distributed by the Senate. No similar action was ever before taken by that body.

#### PRESIDENT PARKER ON DOLLAR BLINDNESS

At the last session of the Southern Commercial Congress, President John M. Parker, of New Orleans, remarked: "Dollar blindness threatens to become a national curse, withering many desirable traits of character and warping others. Gold is rapidly becoming the god of the nation, and by many wealth is held above character. . . . The time is ripe for some equitable basis of taxation by which vast fortunes may not be transmitted to some future generation, when the fool or the knave may use them to the misery of humanity."

How about putting a stop to the merciless methods of accumulating fortunes of hundreds of millions by single individuals, and the injustice and human misery involved?

#### NOTED CLERIC, RABBI WISE, ON ETHICS OF BUSINESS

Said Rabbi Stephen S. Wise, of New York, in a public address: "Man is not to live for business, though business be needed to enable man to live. . . . The ethics of business involves a vast, comprehensive and ever-widening sphere of moral law. It is not only the barter side of business that must be moral, but the processes of creation and production, distribution and consumption need to be ethicized. He vehemently opposes all that hideous materialism that makes life cheaper than dividends, that fails to protect workmen from deadly machinery, that wrings the life out of little children in huge factories, and ruthlessly turns the ambition of competitors into despair, that builds up business success at the expense of justice and love."

#### GOVERNOR WILSON ON THE MONEY MONOPOLY

In a public address recently, at Harrisburg, Pennsylvania, the



Hon. Woodrow Wilson, Governor of New Jersey, said, among other things:

"The great monopoly in this country is the money monopoly. So long as that exists our old variety and freedom and individual energy of development are out of the question. A great industrial nation is controlled by its system of credit. Our system of credit is concentrated. The growth of the nation, therefore, and all our activities are in the hands of a few men who, even if their action be honest and intended for the public interest, are necessarily concentrated upon the great undertakings in which their own money is involved, and who necessarily, by every reason of their own limitations, chill and check and destroy genuine economic freedom. This is the greatest question of all, and to this statesmen must address themselves with an earnest determination to serve the long future and the true liberties of men."

Bravo, Governor Wilson! How can "the long future and the true liberties of men" be better served than by the adoption of the Howell System of National Laws for the establishing in this republic of *Economic Liberty*? On that foundation, all necessary economic laws for the best good of all the people may be builded, for all time to come, as have been built up and are still being built our political liberties on the foundation laid by our forefathers in the Constitution of the United States.

#### INCOME AND INHERITANCE TAXES INADEQUATE

Judged by known past results, both the income tax and the inheritance tax are inadequate and unsatisfactory. "The far-reaching and evil consequences," says *Leslie's Weekly*, "of hasty legislation were never better illustrated than in the inheritance tax legislation of New York and Oklahoma. . . . The New York Legislature, at its short session, July, 1910, passed an inheritance tax law to the maximum of twenty-five per cent. In less than a year this hasty legislation has driven more than \$400,000,000 of funds from the state, and Governor Dix very properly has now appealed to the Legislature for its amendment. The law was designed to increase the revenue of the State, but, . . . it would, by driving out funds from the State, within a short time actually decrease revenue."

Inevitably, inheritance tax laws in any state imposing exces-



sive rates of taxation will drive beyond its borders all movable wealth which is seriously affected. No such effect will be produced by the Howell System for two reasons. First, because the System is national, and, second, because the rate of taxation is insignificant on all fortunes running well up into the millions. Wealth or capital, as distinguished from revenues therefrom, cannot be successfully withdrawn from a nation although much of it may be permanently transferred from one state to another. In fact, by a sane regulative influence over business methods and capital, the Howell System will have the effect of preventing a very large percentage of the present annual outgo of millions of dollars of American money into European channels.

#### HAMPTON'S MAGAZINE AND THE MONEY POWER

In an article entitled "Will the Magazine Press Remain Free?" in the March, 1911, of *Hampton's*, that independent periodical said:

"Certainly American public life in recent years has had no greater force than the new type of journalism—the magazine-making that fights to save the people from complete enslavement to the Money Power. How will the destruction of your most effective advocate affect you in your struggle to regain some measure of control over your own job, your own bread, your own raiment?"

"The periodical publishing business apparently has reached the stage where individual enterprises are to give way to groups. . . . The problem of the magazine 'trust' may be left to the future for solution. Sufficient just now is the fact that magazine groups are forming rapidly, and that the individual magazine, published separately, probably soon will be a rare thing. . . . The question briefly and frankly is, Will the magazines be able to withstand the Money Power? . . .

"The American people are in the grasp of the Money Trust. This does not mean the dullards, the laggards, the ne'er-do-wells. It means the best men, etc. . . .

"The men of the past who have 'worked their way up' have almost invariably done so on other people's money. Usually this has been furnished to them by their bankers. In the past, the bankers' only questions have been those relating to the char-

acter of the business man, his experience and skill, the nature of his business, its conditions, and the probable chances of success. Conditions have changed. Thousands of business men know this from bitter personal experience. Thousands of sturdy, vigorous, capable Americans whose greatest desires have been to build up and maintain an independent business, have been made to feel the iron hand of the Money Trust. 'Thou shalt not run counter to Wall Street' is not the eleventh commandment, it is the first in the American business world. And the result is the fear that breeds cowards—and produces a race of slaves. . . .

"The business man is being starved by the Money Trust, starved in his credit. The banks have ceased to be local institutions to promote local enterprises as they were twenty-five years ago. They have become in a large measure mere tentacles of Wall Street, mere feeders of the Money Power which controls railroads, the industrial trusts and monopolies. The Money Power which refuses to allow any man to engage in any business which runs counter to its wishes. . . .

"If the people of this country wish to regain their largely lost liberty, or to keep what still remains of it, if American business men wish to carry on their affairs under favorable conditions and not under servitude; if this great and prosperous nation wishes to shake off the degrading yoke of the money oligarchy—if they believe with Bishop Williams and many other leaders that a free magazine press is one of the chief agencies in the struggle that has started and must be finished—if they believe these things, it is time that a popular and protesting voice sound over the land from Maine to California."

On reading the article from which the foregoing extracts were made, I addressed a letter to *Hampton's* and, among other things, referring to the last paragraph quoted, remarked: That popular and protesting voice has been sounding the wide land over for many years. The trouble is not with the people. They are not socialists or single-taxers, and you publishers—you big ones—will not take up any great, fundamental, economic reform along new and independent lines. The result is that the people simply have nothing on which to center their thought, resources and efforts no matter how intensely they desire to uphold you. It is up to you to supply that something. Aside from the socialists and single-

taxers, I am the only man in the United States who has a well-defined, comprehensive proposition—a System, not a mere theory—ready to submit to the voters of the country. Give me an opportunity to show you whether or not I have something worth while to submit to the people. . . .

Why in the world you should be carrying on the fight you are conducting in detail and piecemeal, and opening the way for expensive and humiliating suits for libel, when the way is wide open for a fight all along the line, with at least ninety per cent of the people selfishly and patriotically with you, is a thing wholly incomprehensible to me. However, I dare say that you will continue in the same old way, and blame the people for not giving you their overwhelming support when you propose absolutely nothing to them which makes it possible for them to unite in your support.

My letter led to an investigation of my proposition by *Hamp-ton's*, and they have written me saying, among other things:

"There can be no doubt that your ideas are sound, and that an exposition of your system should make a very effective magazine article. . . . I only hope that we can get around to this matter soon."

#### ROOSEVELT, PERKINS AND THE NEW YORK WORLD

On numerous occasions, Theodore Roosevelt and George W. Perkins, a former partner of J. P. Morgan, have expressed the opinion that the Constitution of the United States ought to be amended in order to meet the demands of modern conditions. Their audacity in daring to hint at such a desecration of the venerated palladium of our liberties causes the *New York World* to throw a violent editorial fit. This, too, in spite of the fact that for many, many moons, and then some more, the *World* has been advocating the adoption of the income-tax amendment. "It was a great document in its day," ironically avers the *World*, "but there was no Theodore Roosevelt and no George W. Perkins in the convention that framed it or on the bench of the Supreme Court that interpreted it. There must be a new Constitution, Theodore Roosevelt to furnish the principles of government and George W. Perkins to supply the ticker-tape on which it is to be engrossed." With more consistency and with as little sense the quotation from the *World* could have read as follows:



"It was a great document in its day, but there was no Theodore Roosevelt, no George W. Perkins and no member of the editorial staff of the *World* in the convention that framed it or on the bench of the Supreme Court that interpreted it. There must be a new Constitution, Theodore Roosevelt to furnish the principles of government, George W. Perkins to supply the ticker-tape on which it is to be engrossed, and the editorial staff of the New York *World* to interpret it with a special view to ferreting out any possible inconsistencies that may creep into the document."

#### BRYAN'S CROWN OF THORNS AND CROSS OF GOLD

William J. Bryan's famous peroration, in his speech before the National Democratic Convention at Chicago, in 1896, sent a thrill not only through that great assembly but throughout the entire country, when he exclaimed:

"You shall not press down the crown of thorns on the brow of labor; you shall not crucify mankind on a cross of gold."

The words seemed, but they only seemed, to promise something worth while to an expectant people. Despite Bryan's eloquence, energy and wonderful campaigns, he could not "make good" with his "Sixteen-to-One" proposition.

And, after all these years, still heavier and heavier is the crown of thorns pressed down on the brow of labor, and still more nearly universal is mankind crucified on a cross of gold. I have looked and listened in vain for a protest from Mr. Bryan against the permissible accumulation of private fortunes without limit—even running into the hundreds of millions of dollars. They can not be justified on any grounds ethically sound or economically just. Then, why should the law permit it?

#### NEW YORK WORLD SOUND IN THEORY—HOW ABOUT PRACTICE?

In the following little editorial, in its issue of June 22, 1911, the New York *Evening World* succinctly sets forth a few of the facts and their logical sequences which are, at once, the reason and the justification for the advocacy of the Howell System of National Laws for the establishing of *Economic Liberty*. And yet, I haven't the slightest idea or hope that the New York *World* will ever sanction or support the indispensable, fundamental reform which would be effected by my proposed System. Says the *Evening World*:



"Popular sentiment upon the settlement of the strike of the coastwise seamen against the Morgan line, by a concession of higher wages to the men, is likely to be well-nigh unanimous. This does not imply any feeling of antagonism to that company in particular, nor to capital in general. It signifies only a widespread conviction that the growing welfare of the people requires a larger diffusion of wealth, a better income for wage workers in all lines of industry.

"Modern machinery," continues the *World*, "controlled under new methods of administration has largely augmented the annual increase of wealth. The consequence is we are having such an exuberance of swollen fortunes as to constitute a serious menace to the existing social and political order. The ablest thinkers in all lines of study, whether historical, political, economical or moral, are virtually agreed upon that point. Therefore, the upward tendency of labor is watched almost everywhere not only with approval but with a belief that it offers the best solution now visible for the evils of concentrated capital and social extravagance."

True, that "upward tendency of labor," and the upward tendency which must come to wages, salaries and every other form of recompense in all the usual callings of life; in other words, a fair economic distribution of the nation's advancing wealth from year to year, and from day to day, must not be left either to the caprice of the over-rich or to the disturbing influences and violence of strikes. The people themselves, through national legislation, must control and regulate fundamental economic conditions precisely as they control and regulate fundamental political conditions. And the average judgment and patriotism of the people at large, "the common people," to use a common phrase which I do not like, can always be depended on to be reasonable and just. History and a knowledge of human nature teaches us that the few who gain excessive power, either through wealth or otherwise, never can be depended on to be reasonable and just.

No lesson ever taught mankind drives home more certainly that ugly truth than the arbitrary, tyrannical exploitations and methods of the centi-millionaire American citizen and the Billionaire Group. Is the *World* really in favor of putting any adequate restrictions on these economic monstrosities? Is the *World*

in favor of the establishment in this republic of *Economic Liberty*?

WILLIAM RANDOLPH HEARST, ROOSEVELT AND BRYAN

The sweeping, general direction of the policy of the Hearst papers, and their slam, bang, forceful methods, regardless of expense, and with their extraordinary array of editorial talent and genius, have been mainly for the protection of the rights and interests of the people. And, yet, judged solely in relation to his inherited and acquired financial interests, Mr. Hearst is anything but one of the people. All the more credit, therefore, that his numerous, powerful publications have so generally stood for the best interests of the people at large.

In a notable address some time since, on "Journalism" and incidentally touching on wealth, Mr. Hearst among other things said:

"I regard a newspaper publisher as an attorney retained by the people to protect their rights and their interests. I believe it to be as much the duty of a newspaper publisher to place the interests of the people above all questions of personal friendship or personal advantage as it is the duty of an honorable attorney to place the interests of his client above all such considerations. . . .

"The American business man does not accumulate wealth for the luxury it affords, but for the power and distinction it confers. Wealth, by whatever methods accumulated, may confer power, but wealth accumulated by unjust methods should not, and does not, in this day confer distinction. . . . There is proper criticism and ever-increasing condemnation of wealth acquired through extortion and destructive speculation. Money made in proportion to service rendered is a badge of honor. The greater the compensation, the greater must have been the service.

(Does Mr. Hearst wish to be understood as asserting that any service rendered to society can, on any conceivable grounds or pretext, justify the accumulation of a private fortune of hundreds of millions of dollars which is the product of the toil of men, women and children? Or, that any possible disposition which may be made of such a private fortune after it is once accumulated, can justify its existence? Especially when it is accumulated under economic conditions which yield to the vast body of the wage-earning, wealth-producing classes a bare subsistence? From either the moral or economic standpoint, is such a fortune

honestly acquired? In exchange for it, does the possessor render to society any possible service which, by any flight of the imagination, can be considered adequate?)

"But money acquired through extortion," further remarks Mr. Hearst, "is merely a measure of disgrace, and journalism when it inveighs against such business methods but registers the rising tide of popular resentment. The American people will no longer tolerate business methods which are essentially unjust and unfair."

In a sense it is true that the people do not tolerate such methods, but just the same they are utterly helpless under existing laws to prevent such universal impositions. If the people were suffering from political oppression and tyranny, they would quickly end the outrages by destroying or limiting the political power of the tyrants. In other words, they would re-establish Political Liberty. Now, however, since a power has been wrongfully seized and is wielded by an insignificant few through the excessive accumulation of private fortunes, the great masses of the people are appealed to by the Interests to remain passive, ignoble economic serfs although possessing Political Liberty and the power to achieve Economic Liberty by the bloodless instrumentality of the ballot.

And yet, this wealth power, which is a more irresistible and a more brutal and a more brutalizing form of evil among men than political tyranny, the majority of the great publications and leaders of the country seem to regard as being too sacred to be interfered with or in any manner limited.

The great question of the day—the one great remaining sociological question of the ages among civilized men—is *Economic Liberty*. It is not only paramount, it stands solitary and alone, just as did, in 1776, the one great question of Political Liberty. In comparison, all other political issues, no matter what may be their importance otherwise, are secondary and petty. Political liberty among men is brought about by restricting the powers of the over-powerful and making the laws so that no man or set of men, under any pretext whatever, may ever again become so over-powerful that he or they may impose upon the people, in any form, political tyranny.

Along the same lines is to be achieved Economic Liberty. Is Mr. Hearst, as one of the great publishers of the country who



says he regards "a newspaper publisher as an attorney retained by the people to protect their rights and their interests," in favor of Economic Liberty, or is he a tory? If he is a present or prospective aspirant for the exalted office of President of this Republic, the people should insist on a decisive response to that one decisive question. They should ask it of all men who seek to represent them in public life and in halls of legislation.

Repeated, unsuccessful efforts, extending over a period of some ten years, to reach Mr. Hearst and to induce him, regardless of the editorial attitude of his papers, to open the columns of his great journals for the presentation to the people of my plan for the bringing about of Economic Liberty in this republic, have all but convinced me that Mr. Hearst and his publications, when this question of Economic Liberty shall be forced into practical politics, will be found radically opposed to the movement and supporting the existing economic conditions which are responsible for the centi-millionaire on the one hand, and, on the other, millions of under-paid wage-earners and other impoverished, worthy citizens. I trust that I am mistaken. However, it is rather too much to expect of human nature, that a man of large inherited wealth and of greater wealth acquired will look with disfavor on conditions which have bestowed upon his youth and on his later efforts such lavish bounty.

And, yet, a Hearst, with his financial resources and great publications; or a Roosevelt, or a Bryan, with his tremendous personal following and hold upon the people, could lead a decisive movement for the establishing of Economic Liberty in this republic which would do incalculable good to mankind—greater good, a thousand times over, than ever can result from the hundreds of millions of dollars devoted to charity, endowments and foundations by the Rockefeller and Carnegie methods.

Each one of these men, Hearst, Roosevelt and Bryan, I have sought to interest in this movement, but in vain. There are so many other questions and issues more important than this question of Economic Liberty. So the tories claimed all through the years which led up to 1776; to the War of Independence and to Political Liberty. And, still, as we of to-day look back to those heroic times, how trivial and insignificant do all other questions and issues appear in the light of history, no matter how important



in themselves, as compared with the one, great, fundamental question of Political Liberty!

Political liberty had first to be achieved. Then was evolved Religious Liberty, which, in these latter decades, has become a perfect reality. The Triune of Freedom in this Republic is yet to be completed by the establishment of Economic Liberty. The man who claims that economic justice is consistent with the unlimited accumulation of private fortunes, and is opposed to limitations within sane and reasonable bounds, on any pretext whatever, is an enemy to the fundamental rights and to the interests and welfare of the people at large, for the simple reason that he is opposed to the establishing of Economic Liberty. Where does Mr. Hearst, and the other great publishers and leaders, stand on this one decisive, test question of the people?

THE MONEY TRUST—LAWSON, WALL STREET JOURNAL, WORLD,  
WILSON

Said Thomas W. Lawson, in a published statement, referring to certain phases of things financial as indicated by statistics for the year 1909: "The wealth of America is one hundred and twenty billion dollars. It was created by ninety million people. It should belong to them. Ten thousand people own over one hundred billions of it. Eighty-nine million nine hundred and ninety thousand own less than twenty billions. How did the few get the much and the many the little? That's the rub. Nine million people," continues Mr. Lawson, "have four billion dollars of savings deposited in savings banks. They receive each year four per cent in interest. To-day this one hundred and sixty million dollars will buy only one-half what it bought fifteen years ago. During the past fifteen years, while the four per cent yearly earnings of the people's savings have been cut in two in buying power, the capital of the System, the few, invested in national banks and trust companies, has earned yearly thirty-six per cent. . . . The question for the people to answer is: Why is it that our money earns but four per cent, while the people who borrow it from us at four per cent can make it earn thirty-six per cent? On the correctness of the answer to this question depends the salvation of the American people."

Mr. Lawson was ultra-conservative, at least so far as some

of the New York banks and trust companies are concerned, in his estimate of thirty-six per cent annual earnings. Witness, in support of my assertion, the following New York *World* editorial, of recent date, under the caption of "Money-Trust Profits," in which is reproduced part of the astounding story told by figures, "which do not lie," compiled by the *Wall Street Journal*:

"How money breeds money, particularly as respects the profits from lending other people's money, is instructively set forth in the summary made by the *Wall Street Journal* of the reports of the National City Bank, the National Bank of Commerce, the First National and the Chase National to the Comptroller of the Currency. The National City Bank reported a four years' increase of surplus and undivided profits of \$12,500,000 on a capital stock of \$25,000,000. But it is the record of the First National that best exhibits the enormous potentiality of wealth in the use of depositors' funds:

" 'For a number of years prior to 1901 the bank paid dividends of 100 per cent annually on a capital of \$500,000. In 1902 a dividend of 1,900 per cent was declared, the largest ever paid by a banking institution up to that time, for the purpose of increasing the capital to \$10,000,000. On this capitalization the bank paid a twenty per cent dividend annually until 1905, when it was increased to  $21\frac{1}{4}$  per cent, with an extra dividend of five per cent. In 1906 the rate was increased to  $26\frac{1}{4}$  per cent and in 1907 to 32 per cent.

" 'A dividend of 100 per cent was declared in 1908, which, however, was never paid directly to the stockholders but was used to organize the First Security Company, the stock of which was issued in the name of the stockholders of the First National and then trusteeed to the bank. Since then two dividends have been declared, one on the bank stock amounting to twenty per cent regular and eight per cent extra, and the other on the First Security stock amounting to twelve per cent. This year the bank stock was put on a regular twenty-eight per cent rate, which, added to the dividend on the security company, gives the stockholders a regular forty per cent dividend. On May 20, 1907, the surplus and undivided profits of the bank amounted to \$19,749,500, and it reported in the same items on June seventh, \$20,906,700. The

dividends in those five years, including the 100 per cent extra, totaled over \$22,000,000.'

"Compared with the profits of the Money Trust the earnings of industrial trusts on their invested capital appear paltry. It is not from oil, steel and tobacco that the greatest gains come, but from money-changing and the exploitation of the proceeds of industry.

"As Woodrow Wilson said in his speech at Harrisburg last night: 'The great monopoly in this country is the money monopoly.'"

#### U. S. SENATOR CUMMINS ON DANGER AT HAND

In a recent public address, at Washington, Senator Cummins, of Iowa, undoubtedly pointed out the most imminent and greatest danger to the institutions of our country when, among other things, he said:

"The distribution of the accumulated earnings of the great working masses is the burning issue of the day—the great question which overshadows every other problem in America. There no longer is any question of production. The American people can produce more wealth within a given time than any other three nations. It is the problem of distribution that will wreck the American Republic, if the republic ever is wrecked. And it is this problem of distribution that seems to be insoluble. Our industries are being centralized, the giant producing concerns of our country are being amalgamated and merged in such a manner that a comparatively few men now virtually control the necessities of life.

"Out of the seething questions confronting the American people this one will present itself for adjudication, and its settlement will determine whether the United States shall continue to be free and independent, or be wrecked by a bloody revolution."

And, how are the American people ever successfully to cope with those few men now in control, the Billionaire Group? Absolutely nothing will prevail against their incomprehensible wealth power, which is the very essence and concentration of all elements of power—political, industrial, money power, etc.—nothing short of the Howell System of National Laws for the establishment of Economic Liberty. Is Senator Cummins in favor of establishing Economic Liberty?



## CHRIST'S TEACHINGS AS TO RICHES

There is an excessively rich American type of professing orthodox Christian who possesses a sort of savage piety. This type, while prayerfully seeking to keep within the letter of the law, has stopped at nothing short of criminal methods in getting the best of and crushing business rivals. This type is even said to have promulgated the doctrine that it is morally wrong for a rich man to loan money to a poor man.

While too literal an interpretation of the teachings of Christ may not be practicable in this essentially commercial age and country, it would seem that the devoutly pious type in question ought, at least, to keep in hailing distance of the Master's teachings; such, for instance, as are found in the following verses in the Tenth Chapter of the Gospel according to St. Mark:

"17. And when he was gone forth into the way, there came one running, and kneeled to him, and asked him, Good Master, what shall I do that I may inherit eternal life?

"18. And Jesus said unto him, Why callest thou me good? there is none good but one, that is God.

"19. Thou knowest the commandments, Do not commit adultery, Do not kill, Do not steal, Do not bear false witness, Defraud not, Honor thy father and mother.

"20. And he answered and said unto him, Master, all these have I observed from my youth.

"21. Then Jesus beholding him loved him, and said unto him, One thing thou lackest; go thy way, sell whatsoever thou hast, and give to the poor, and thou shalt have treasure in heaven; and come, take up the cross, and follow me.

"22. And he was sad at that saying, and went away grieved: for he had great possessions.

"23. And Jesus looked round about, and saith unto his disciples, How hardly shall they that have riches enter into the kingdom of God!

"24. And the disciples were astonished at his words. But Jesus answerest again, and saith unto them, Children, how hard is it for them that trust in riches to enter into the kingdom of God.

"25. It is easier for a camel to go through the eye of a needle, than for a rich man to enter into the kingdom of God."





## PART VI

### PROPOSED SYSTEM ORIGINAL

BEGAN PROPAGANDA AS YOUNG MAN IN 1885; UNTHINKABLE INJUSTICE AND BRUTALITY OF ECONOMIC CONDITIONS; STUDIED AND DISCARDED AS PRACTICAL REMEDIES BOTH SOCIALISM AND SINGLE-TAX; PRINCIPLE OF GRADUATED OR PROGRESSIVE TAXATION OLD BUT HOWELL SYSTEM NEW; EXCERPTS FROM EARLIER PUBLISHED ARTICLES AND PAMPHLETS; EVILS OF COLOSSAL WEALTH; MUST BE LIMITED; AMENDMENT TO CONSTITUTION OF THE UNITED STATES NECESSARY; ADVOCATED BY ME IN PRINT (1888) LONG BEFORE UNITED STATES SUPREME COURT DECIDED INCOME TAX UNCONSTITUTIONAL; UNTIL CONSTITUTION AMENDED SUPREME COURT CAN PROPERLY RENDER NO OTHER DECISION ON THAT QUESTION; CHICAGO NEWS ARTICLES AND PAMPHLET, 1890; ANDREW CARNEGIE'S "THE MAN WHO DIES THUS RICH DIES DISGRACED" OFTEN MISQUOTED BY OMITTING THE WORD "THUS"; WHY WAIT UNTIL MEN DIE TO APPLY SO GOOD A PRINCIPLE; GREATEST PROBLEM OF THE AGE.



## THE HOWELL SYSTEM—VI

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For various reasons not necessary to mention, I emphasize the fact that more than twenty-five years ago, namely, during the summer of 1885, while, as a young man, I was occupying the position of associate editor of the *Daily Mining Journal*, Marquette, Michigan, I published in that paper the initial articles, over the *nom de plume* of "Vishnu," in the Howell System propaganda.

From a very early period of my life I had come most keenly to feel, not only from study and observation but from personal experience, the unthinkable injustice and brutality of the race-wide economic conditions which were rapidly assuming their most oppressive and most obnoxious aspects in our republic of the politically free. Steadily and with accelerating speed have those conditions gone on from bad to worse. Conditions which are forever crushing out the spirit and individuality and destroying the original initiative of millions of the worthiest of the human race; conditions which have rendered wholly unavailable to the great body of the American citizenry the otherwise incomparable opportunities which abound on all sides for the obtaining of substantial and well-diversified individual success and prosperity. And all this in order that a few individual deci-millionaires, centi-millionaires and near-billionaires, herein characterized as the Billionaire Group, may misappropriate to themselves and their families and beneficiaries the almost incalculable surplus wealth of the United States—wealth which is derived from the matchless natural resources of the country and produced solely by the working forces of ninety millions of people; working forces possessing, probably, the highest average and aggregate ability and industrial efficiency of any people in the history of the world. Nothing in the records of mankind can be compared, for anomalous incongruity, with these economic phenomena as developed in our land of politically free institutions. Our forefathers rebelled and threw off the British yoke because of impositions absolutely insignificant when compared with those inflicted upon the politically free people of this country by the economic tyranny of the Billionaire Group.

Seeking a remedy for conditions so utterly intolerable, I turned



to the study of socialism. In its best aspect, however, I could discover little more than an enticing philosophy and a program of impracticable theories. I was compelled to reject it as a convincing and satisfying response to my inquiries.

I next made a careful study of the single-tax plan as elucidated by its author in his great work entitled "Progress and Poverty." But, while I then regarded and still consider the late Henry George as being one of the noblest of men, and one of the greatest commentators on human rights and economics that ever lived, I was reluctantly forced to discard his single-tax scheme as a practical, fundamental remedy to be applied nationally by a great people.

At that time, these two were the only proposed solutions of this race-old economic problem which could fairly claim the serious consideration of the people. And, barring the Howell System, there is none other up to the present time.

Finding myself as bitterly opposed to the injustices and oppressions of existing economic conditions as could be the most radical socialist or single-taxer, and yet being able to adopt the tenets of neither one of these schools of economics, I began the study of the subject along lines wholly independent. The result has been the gradual working out and maturing of the Howell System of National Laws for the Establishment of Economic Liberty. There has been no general dissemination of the tenets of the Howell System, notwithstanding the length of time that I have been personally engaged in their advocacy.

The Howell System, be its merits what they may be, is complete in all its parts, and, in its entirety, it is wholly original. The principle of graduated or progressive taxation has been applied, in one form and another, since the beginning of civilized society. But, the Howell System, as such and for its intended purposes, is as original as the Wright aeroplane. It is no more to be regarded otherwise because it is founded on the progressive principle in taxation, than the invention of the heavier than air machine is to be considered as not being original for the reason that birds have flown since creation.

Having reached the point where my proposed new economic System took on definite shape, I gave it "a local habitation and a name," and began the advocacy of an amendment to the Consti-

tution of the United States to make possible its inauguration and enforcement. In fact, long before the United States Supreme Court rendered its decision declaring the income tax unconstitutional, I was advocating, in print, an amendment to meet just such a contingency. Until the Constitution is amended, I do not understand how the Supreme Court can properly give any other decision.

By way of verification of the foregoing assertions, and in order to chronicle concisely certain other significant utterances in relation to unjust economic conditions and my proposed remedy, I herewith append a few excerpts from my earlier published articles and pamphlets.

EXCERPTS FROM MAGAZINE ARTICLE AND PAMPHLET, 1888

Colossal, not simply moderate nor even large, but colossal individual wealth, "aided and abetted" by inequitable tax laws, that often become infamously unjust in their practical application, are, in my estimation, the two chief causes of the growing and widespread discontent of the masses, and of the persistence of poverty amid advancing wealth. . . .

The first and only practical thing to be done, therefore, towards remedying this evil, in my opinion, is to set a limit to the acquirement and retention of individual wealth; and, in addition thereto, supplement our present tax laws by the introduction of a new principle of taxation which will compel the ultra-millionaire class to pay a more nearly just and equitable proportion of the taxes than they do under any present system of taxation. The dual result can be accomplished in this country by introducing the *Principle of Uniform Taxation by Arithmetical Progression Into the Organic or Supreme Law of the Land*. . . . In other words, by the adoption of *An Amendment to the Constitution of the United States*, making taxation by arithmetical progression a part of the supreme law of the land.

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The dominant political party of the not remote future, be that party's name Republican, Democrat, or what not, will be the one which adopts and champions some practical method of relieving the small property-owning masses and wage-earners of the heavy burden of taxation which presses upon them in one way

and another, and of clearing the competitive field of the commercial monstrosities who now dominate the world of traffic.

EXCERPTS FROM CHICAGO MORNING NEWS ARTICLES AND  
PAMPHLET, 1890

Observers and thinkers the world over freely concede that the economic conditions of society are unsatisfactory; to the well-to-do chiefly because of a growing sense of insecurity regarding their property rights; to the restless, underpaid, ill-fed industrial masses because of the ceaseless and all but hopeless warfare they are waging for a bare subsistence. The mind which fails to recognize or refuses to admit these facts, neither statistics nor argument can enlighten or convince. This state of affairs, which is daily becoming more generally understood, has prepared the individual mind for economic changes which the exigencies of the times require, but the movement for the effecting of which has not yet assumed that definite, concrete form which directly appeals to the masses and arouses wide-spread public attention and activity.

Anarchy does not supply the open sesame to the hearts of the multitude. On the contrary, the doors are bolted and barred against its mad assaults. Neither does socialism find ready access to the thoughts and affections of the people. Nor is Henry George's theory—the germ of which is the single land tax idea—notwithstanding the world-wide fame it has acquired, the lodestone whose magnetic touch is to draw mankind toward it. Nor does Edward Bellamy's system invite serious consideration as a practical scheme at the present time.

And, Andrew Carnegie, who may be considered the representative economist of the multi-millionaire class, and who writes eloquently of the "Gospel of Wealth," frankly says, in the December (1889) number of the *North American Review*, that he assumes "that the present laws of competition, accumulation and distribution are the best obtainable; that through these the race receives its most valuable fruits; and, therefore, that they should be accepted and upheld." So there is no hope of real reform in that direction.

If none of these, then what? The proposed system of economic reform, in order to succeed, aside from being practical in



itself, must embody some element or principle that will appeal so powerfully to the great mass of the people as to overcome public inertia. It must be founded in right and justice. It must enlist the favor and co-operation of the well-to-do middle classes, those whose standing and possessions mark them as solid, substantial citizens.

The real warfare is against conditions, not against the individual possessors of abnormal wealth. The possession of individual wealth to the utmost limit consistent with honest methods and the common good of organized society must be sacredly protected and permanently guaranteed. The object to be attained is as much to protect the property rights of the justifiably rich as to better the conditions of the industrial classes or to subjugate the greed and tyranny of unlimited wealth. Furthermore, this principle, whatever it may be, if it is to awaken interest and activity, must be accompanied by some system, simple and effective, by which it is to be put into operation. The motive power will be useless without adequate machinery with which to utilize it.

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The only way in which the system advocated can be incorporated into the laws of the United States is by amendment to the Federal Constitution. If it were possible, however, for any one or more of the states acting separately and independently to adopt the system, it would not be desirable. To be salutary and practical in its operation the system must be applied uniformly throughout all the territory where the Constitution of the United States is the supreme law.

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#### PUBLISHED UTTERANCES BY ANDREW CARNEGIE

In my article in the *Chicago Morning News* of February 15, 1890, I freely quoted from and commented on articles by Mr. Carnegie which appeared in the *North American Review* during the previous year. I herewith reproduce the principal part of that article for the special purpose of showing that Mr. Carnegie, in spite of his generous impulses, is totally blind or indifferent to the demands of economic justice.

Andrew Carnegie expresses the view that the laws of accumulation and distribution should be left free, and that "the mil-



lionaire will be but a trustee for the poor, intrusted for a season with a great part of the increased wealth of the community, but administering for the community far better than it could or would have done for itself." Mr. Carnegie being human, it is not so surprising that he should regard "the present laws of competition, accumulation and distribution the best attainable," as that he should entertain the fine sense he displays in his published utterances of the moral obligations the very rich owe to society, . . . as indicated by the following paragraph:

"The best minds will thus have reached a stage in the development of the race in which it is clearly seen that there is no mode of disposing of surplus wealth creditable to thoughtful and earnest men into whose hands it flows, save by using it year by year for the general good. This day already dawns."

If so, what are the signs of the dawning? Have the half-thousand stupendously rich parvenues of our young republic become conscious that they are "trustees for the poor," using their wealth "year by year for the general good?"

To quote further from Mr. Carnegie's remarkable article, of which no part is more nearly the exact truth:

"But a little while, and although incurring the pity of their fellows, men may die sharers in great business enterprises from which their capital cannot be or has not been withdrawn and is left chiefly at death for public uses, yet the man who dies leaving behind him millions of available wealth which was his to administer during life will pass away 'unwept, unhonored and unsung,' no matter to what uses he leaves the dross which he cannot take with him. Of such as these the public verdict will be: The man who dies *Thus* rich dies disgraced."

If to die thus rich is to die disgraced—why? For no other reason, manifestly, than that in the excessive accumulation of wealth "those who die thus rich" have violated the natural, moral and social rights of their fellow-men, even though they may never have committed any open or technical infraction of the civil statutes. Mr. Carnegie being morally conscious of these facts would have reparation made by these "trustees of the poor" using their excessive wealth year by year for the general good. But, as a class, they never have done so, and who is there so credulous as to believe that they ever will? And if they were certain to do

so, the ethical principle remains that it would be neither just nor humane that the community should become a beneficiary of a few whose riches, power and position are alone made possible and secure by the existence of organized society. Such a condition would be infamously wrong and degrading.

That Mr. Carnegie is a friend of the principle of progressive or graduated taxation, though he doubtless is not in favor of its application to the extent and so effectively as advocated by the writer, will appear from the following extract from his article heretofore mentioned:

"This growing disposition to tax more and more heavily large estates left at death is a cheering indication of the growth of a salutary change in public opinion. The state of Pennsylvania now takes, subject to some exceptions, one-tenth of the property left by its citizens. The budget presented in the British parliament the other day proposes to increase the death-duties, and most significant of all the new tax is to be a graduated one. Of all forms of taxation this seems to be the wisest. Men who continue hoarding great sums all their lives, the proper use of which for public ends would work good to the community, should be made to feel that the community, in the form of the state, cannot be deprived of its proper share. By taxing estates heavily at death the state marks its condemnation of the selfish millionaire's unworthy life."

Why, let us inquire at this point, should not the community set its mark of condemnation on such an one while he yet lives, when he begins to display these characteristics which the wealthy Carnegie denounces? Why not, by legislation emanating from the fountain-head of all our civil laws, set a mark—a just and reasonable limit—to which all men may go in the accumulation of individual wealth but beyond which they may not go in a career of avaricious greed? Why brand a man, dead, with disgrace or infamy for a career that is not only tolerated but usually applauded while he lives?

Mr. Carnegie continuing the line of thought last quoted, says: "It is desirable that nations should go much further in this direction. Indeed, it is difficult to set bounds to the share of a rich man's estate which should go at his death to the public through the agency of the state, and by all means such taxes should be graduated, beginning at nothing upon moderate sums to depend-

ents, and increasing rapidly as the amount swells, until the millionaire's hoard, as of *Shylock's*, at least

“—the other half  
Comes to the privy coffer of the state.’”

And now mark his opinion of the effect such a system would have upon men, when he says:

“This policy would work powerfully to induce rich men to attend to the administration of wealth during life, as being that by far most fruitful for the people. Nor need it be feared that this policy would sap the root of enterprise and render less anxious to accumulate; for the class whose ambition it is to leave great fortunes and be talked about after death it will attract even more attention, and, indeed, be a somewhat nobler ambition to have enormous sums paid over to the state from their fortunes.”

The effect thus predicted by Mr. Carnegie undoubtedly would be almost the universal rule. All men love fame—the applause of their fellow-men—and knowing that after a certain limit of riches had been reached no more could be retained by their heirs or legal representatives at the owner's death, he would either retire from the competitive field and give others an opportunity to achieve success that would be physically and commercially an impossibility while he remained; or, remaining in active control of the great sources of wealth at his command he would continue to hoard his riches that his name after death might be heralded the world over as one who had been a benefactor to his fellow-men.

But, if this policy is a proper one to apply to a dead man's estate and the effect upon the wealth accumulator living would be of so salutary and ennobling a nature, why not adopt a system for the enforcement of such a principle while men live? In that event the wealth accumulator, having reached the individual wealth-limit, would, either from choice or necessity in case he wished to remain in active business, devote much time and attention to the proper administration of his surplus wealth. . . . Nor would it deprive the individual of any right or discretion that he could retain under the policy which Mr. Carnegie would have enforced at death. It would leave the wealth-accumulator free to step out of the competitive field, where now the contest the world



over is fierce unto ruin for the many that the few may accumulate and hoard all; or, as above suggested, he could remain in active life, his mind ennobled and his heart inspired by the thought that he occupied a similar position in public estimation to the famous statesmen and generals who devote their great abilities and energies—yea, even their lives, if need be—to the general good of their fellow-men.

Can any one estimate the ennobling, the inspiring effect of such a policy upon men of great ability—men, who, under existing economic and social conditions, think more of wrecking railroads, watering stock, raising the price of the necessities of life by cornering the market, pressing down to abject poverty and industrial slavery the manual laborers of every vocation, and rendering landless and homeless the masses, than they now think of using even a fraction of their immense riches “year by year for the general good”? Is there anything in such a policy or system that will destroy individualism, or sap the root of enterprise and render men less anxious to accumulate? Manifestly not. The effect would be to enlarge men’s ideas of the moral and social obligations, improve business methods, teach men that organized society has righteous claims upon them which they must no longer ignore and violate, and in a thousand ways would such a policy, made national in scope, intensify while ennobling individualism, and lessen illegitimate while enlivening legitimate enterprise.

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EXCERPT FROM A PAMPHLET PUBLISHED IN 1891

This sociological problem is the greatest of the age, and in the natural and logical evolution and progress of human affairs it now demands solution. The present century may be getting too old to witness any material modification in economic conditions, as such reforms are of the slowest growth. I hazard the prediction, however, that the Twentieth Century will not have passed its teens before the inhabitants of this country will be enjoying a state of commercial and industrial freedom unknown at present, and never before experienced in the history of nations. Either that will come to pass or the retrograde movement of national decay and the pauperizing of the masses will have gained a momentum fortunately not yet attained in this republic.



EXCERPTS FROM PHILADELPHIA NORTH AMERICAN SERIES,  
1905-6

The great, conservative, law-abiding masses of the people demand a restoration and preservation of sane individualism, as a golden mean between radical socialism on the one hand, and, on the other, the insane individualism, or financial absolutism, represented by a private fortune approximating a billion dollars in value, and said to produce for the current year an income of forty million dollars.

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An eminent scholar, having carefully considered the proposed Howell System, wrote to me as follows: "You have a great reform in embryo. Time and study are needed to perfect it in details. Persevere, my dear sir, in your grand work. It is a mission worthy of all your energies. *It is Second Only to the Declaration of Independence*, and indeed, without this reform, that Declaration will become null and void."

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Graft is strictly a personal individual offense. It is never a corporate crime. No corporation ever stole anything—not even a postage stamp or a franchise. But, the American people are beginning to realize that municipal graft, appalling as it has been, is but a little stagnant pool of dirty water, slightly agitated and "riled up," compared with the ocean of graft in vast commercial and industrial enterprises, the evidence of which is just commencing to sweep through the open floodgates of publicity.

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Solve a thousand other issues as the people may, and the greatest economic problem which confronts the inhabitants of this republic will remain unsolved, in the opinion of the writer, until an equitable legal limit, approximating the moral right of the thing, shall be set to the individual accumulation of wealth, and until a system of taxation, national and uniform, shall be in force which shall transfer the chief tax burden from the small holdings of the poorer classes, where it now rests often with crushing weight, to the surplus accumulations of the very rich where it never can be felt. . . .

Cash is the dominating factor. As applied to the individual the rule is that, with very rare exceptions, mediocrity and demerit

plus cash readily attain financial success, whereas superiority and merit minus cash fail utterly.

The speakers and writers who assert, as is habitual with those who defend existing economic conditions, that any man who does not acquire a comfortable fortune in a few years—enough, at least, to place himself and family or dependents beyond the fear of want—is either a spendthrift, a loafer or a fool, may voice the sentiment of the ultra-millionaire class, to which they belong or to which they toady, but the assertion is an insult to a respectable, capable, large and unfortunately an increasing part of the population of the entire country.

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To the faint-hearted, an amendment to the Federal Constitution suggests an insurmountable obstacle. On the contrary, as an issue on which to center public attention and thought, and with which to overcome public inertia, it is the one thing desirable if not imperatively needed. Any proposed reform looking to the material betterment of the individual member of organized society, and to a wide-spread improvement in the economic conditions of the country, which does not possess sufficient vitality to insure the adoption of an amendment to the supreme law of the land, is not worth a moment's serious attention of any voter. The proposed system is to be a national one if it is to be at all. As an attempted state reform it could not fail to prove wholly impracticable.

The natural person is the God-created human unit as he comes new-born into the world, whether in a hovel or a palace. The personal economic product of organized society is that same human unit passing the few allotted years of life here on earth either, on the one hand, in hopeless, crushing adversity, poverty and toil; or, on the other extreme, taken up by the artificial advantages provided for him by organized society and elevated, with the exercise of little or no personal ability or effort, to incomprehensible wealth. These types are the extremes, and between them range all the varying conditions and experiences of the different members of the great human family—experiences mainly sad and deplorable and conditions largely intolerable and preventable. . . . Considered as a member of organized society,

every individual, taken at any stage of his experience, is nine-tenths economic and one-tenth natural product.

This not only implies the right of society to modify the artificial conditions with which it surrounds the personal unit, but it imposes upon society the imperative duty to change these conditions, from time to time, when safety to itself or justice to its individual members demand such modifications. To-day that sacred and imperative duty devolves upon society the world over, but in no country more plainly than in the United States.

## PART VII

FICTION SKETCHES GERMANE TO THE SUBJECT

(Four)

THE BALANCE SHEET OF LIFE; CHRONICLES WRIT IN THE YEAR 1925 (WITH CARTOON); THE ORIGINAL SKIDOO TWENTY-THREE BEFORE ATE, THE GODDESS OF REVENGE (WITH CARTOON); MIDAS BILLIONAIRE AT THE RIVER STYX.





## THE HOWELL SYSTEM—VII

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### THE BALANCE SHEET OF LIFE

"There," mused the Centi-Millionaire, seated alone in his spacious private library, "I've given a few more millions to the Good Cause. I ought to get some credit for that even from the kickers."

"But," admonished Small Voice, "you must be just before you may rightly lay claim to the credit of being generous. That sum does not equal your income for a month, and without the faithful labor and services of thousands your vast income would cease."

"If I did not employ them they would starve," contended the Centi-Millionaire.

"If you had not employed them for years you would not to-day possess your fortune of half a billion dollars," retorted Small Voice. "And think of the ever-present poverty and distress among them at all times, and among other millions of industrious, worthy people throughout the country every hour of the passing years!"

"My fortune's my own, anyhow," asserted the Centi-Millionaire. "I began with nothing and I made it all—all, I tell you, and I'll do what I please with my own."

"You're mistaken, my smug friend," responded Small Voice. "No, not mistaken, for you know that your statement is untrue."

"Not true," snapped the man. "I dispute your impertinent charge. It's mine, every dollar of it's mine."

"Let's see," calmly replied Small Voice, glancing through a file of documents. "Ah, yes, here is the Balance Sheet from the Account Books of your Life. These Account Books of Life are kept with unerring accuracy and with naught set down in malice."

"The Balance Sheet of Life?" sneered the Centi-Millionaire. "I know of no such thing. But what, according to your fancy, is revealed by the Balance Sheet from the Account Books of my Life?"

"It shows," responded Small Voice, "that, out of your private

fortune of five hundred millions of dollars, you owe an overdue balance of four hundred millions to vast numbers of Workpeople; to Skilled and Unskilled Laborers; to Clerks and to Employees of all kinds; to Small Dealers and to your Fellow Men in all walks of life"—

"Lies—all lies!" broke in the aroused Dollar Baron. "Beastly lies! I owe no man a penny!"

"In addition to this immense aggregate debt to all these people," persisted the unheeding Small Voice, "you owe to Organized Society, not only by way of just contribution towards greater compensation to School Teachers and other Public Servants, but for the protection and safety of whatever part of this wealth you may justly retain, another item of fifty millions of dollars. These tremendous sums you have succeeded, although operating usually within the technical limits of law-honesty, in wrongfully wresting and withholding from those whom, either in wages or on some other basis, the vast bulk of this wealth should have gone from time to time as the days and the years were passing."

"I tell you that what you say is false," expostulated the Centi-Millionaire. "Lies, all lies! What I have is mine—all mine!"

"To apply on account," quietly interrupted Small Voice, "to apply on account, there stands on the credit side of your Balance Sheet of Life, for the entire period embracing all these years of monstrous accumulation, an aggregate of fifty millions of dollars donated to various branches of the Good Cause. However, you have simply been paying out money which was not yours, morally, to give—wealth which you have cajoled from some because of their confidence and simplicity or forced from others because of their necessities."

"Lies—more lies—all lies!" angrily retorted the disturbed culprit at the bar of his own conscience.

"Not until you pay your debt of four hundred and fifty millions," resumed the accusing Small Voice, "to the various individuals and claimants heretofore mentioned, will this fifty million donation to the Good Cause be allowed to stand to your credit on the Account Books of Life. As the record now stands, you are frightfully 'to the bad,' and this fifty million dollar item is entered to the credit of the Workpeople; Small Dealers; School Teachers; Employees of all classes—to all, in fact, who make up

the great aggregate body to whom you owe the four hundred and fifty millions."

"I deny it. I owe no man. I pay my debts," again interrupted the irate Centi-Millionaire.

"All civilized men," solemnly continued the Small Voice, with level and penetrating insistence, "know that these are the real facts, as you and I know them to be. So, beware, lest in your mad riding over the rights of men you ride to a fall. Men *en masse*; the great national aggregations of men, are silent, patient, enduring, until the bounds of all restraint are madly broken—then, as history repeatedly teaches, comes chaos. In that hour, the Almighty Dollar, though marshalled in billions and officered by the greatest Captains of Industry the world ever has known, will become a cipher. This Dollar Thing, which now stands for all power, will be, presto prasto, nothing. Let folly and greed," sternly admonished the impressive Small Voice, "proceed but a little further in their wealth-madness, and the end is inevitable, and that end will be an end to all law and order and to all property and valuable possessions. Then will the desolation and destruction wrought be most horrible for you who have most profited by the seizing of incomprehensible private fortunes, you who have most oppressed your fellow men. Beware, lest a nation-wide mob-rule of dollars provokes a nation-wide mob-rule of exasperated citizens!"

"Mob-rule of dollars—ridiculous!" scornfully declared the beneficiary of a thousand raids on the rights of the people by the Malefactors of Great Wealth. "There's no such thing; absurd; it's childish prattle."

"Would you know the just and, therefore, the best use to make of this vast wealth which you have misappropriated to your own possession and control—the most humane—the most statesmanlike, the most patriotic use to make of it?"

"Yes, the best use—I would know the best use," with open skepticism sneered the Centi-Millionaire.

"I will tell you," responded Small Voice. "Distribute the bulk of this vast misappropriated wealth among those employees of all classes, or their lawful heirs if the principals be not living, without whose aid and ill-requited services, extending over a long term of years, you could not have accumulated such a fortune.



Make ample provision for your own declining years and adequately provide for all worthy dependents, especially not forgetting your own kith and kin. Then devote the balance to the race-wide propaganda of the movement for the establishment of *Economic Liberty*, with our own great Republic setting the example for and leading the nations of the earth. Then will all men, in their strivings to escape poverty and to achieve some measure of material success, be accorded under the laws something like an open field of opportunity and endeavor."

"Economic Liberty," mockingly laughed the Centi-Millionaire. "That has no meaning to me—some dream, I suppose; socialism or worse."

"No, not a dream, nor socialism, but a remedy!" emphatically asserted Small Voice, "a System of National Laws, equally opposed to the illusive dreams of Socialism and to the unthinkable injustice of existing economic conditions. Such a System of Laws not only will provide all necessary revenues for government purposes out of surplus wealth as it is accumulated by all individuals protected by the laws of this country, but it will make it forever impossible for any citizen of this Republic, even one so worthy personally as yourself, to become what you are to-day—a Centi-Millionaire economic monstrosity. Regarded as a private citizen, your record is singularly free from blemish. As an economic unit, however, you have grown and swollen to monstrous and unsightly proportions by feeding, like the Cretan Minotaur, upon the very flesh and life-blood of your fellow beings."

"Ah, ha!" laughed the Moneymaniac, "now I see that you are joking—all a joke—a gruesome joke, indeed, but still a joke. I really thought at first that you were in earnest. But it is a nasty joke—a nasty joke!"

"Reflect," again solemnly admonished Small Voice, departing. "Reflect, and above all things remember that neither here nor hereafter is the hardening, from avarice, of a single human heart a jest, nor is the brutalizing of human beings through poverty and injustice a joke."

"'Mirth cannot move a soul in agony.

A jest's prosperity lies in the ear

Of him that hears it, never in the tongue

Of him that makes it.'"

## CHRONICLES WRIT IN THE YEAR 1925

## The Frightful Fate

of

Rawson W. Thomas, Famous Bull-Baiter

These are the Chronicles, writ in the year A.D., 1925, of the Billionaire Group and the Land of the Three P's, namely: Plenty, Prosperity, and Poverty. That is to say, Plenty for All, Prosperity for the Few, and Poverty for the Millions.

It was in the Land of the Big Interests that this Order of the Billionaire Group was founded some fifty years or so ago. The founders were politely referred to as Great Financiers and commonly regarded as Captain Kidds of Industry. They were a Species of Human Phenomena Tremendously Superior to all other Men. They Claimed to Possess no Vices and were Known to Possess Mighty Few Virtues.

The Billionaire Group has been the Whole Thing for, lo, these many years. In Vulgar Parlance, the Group is "It," with a Magnified I. It has now become, in effect, National, State and Municipal Governments; Congress, Legislatures and Courts. In fact, practically everything Worth While with the Splendid Exception of that Patriotic and Glorious Part of a Free Press which can be Neither Bought nor Intimidated.

Were these Writings not confined Strictly to the Recording of Facts, it Might be Permissible to Digress sufficiently to Predict that this Unpurchasable and Fearless Contingent of a Free Press will yet Lead a Great People out of Economic Bondage into the Open Fields of Opportunity and Endeavor. And further to Predict that, when That Day shall come, then will be Completed for the First Time in All History the Triune of Perfect Liberty, namely: Political Liberty, Religious Liberty and *Economic* Liberty. The last named member of that Trinity alone remains to be Realized by the Citizens of this Republic.

But, to return to my Chronicles—A Few Financial Pygmies, not yet Absorbed by the Billionaire Group, are still permitted, in this Year, A.D. 1925, to Root along the Lean Furrows in the Fallow Fields of Finance and Dig for What is Left, but they Know and they Keep their Places.

The Noble Examples set by the Successive Heads and Leading Members of the Billionaire Group, in their Strenuous Efforts to Acquire the Earth and to Fence it in, are I-dollar-trously imitated by the lesser Foraging Freebooters of Finance; the Pro-



THE LAST OF ST. THOMAS, THE BULL BAITER

fessional Polluters of Politics; the Filchers of Franchises; the Despoilers of the Dead, and the Tainted Money Moralists and Subsidized Press.

The Gilded Scions of the Billionaire Group are taught the Relentless Religion of Greed and Graft, and Admonished to Cul-



tivate a cunning Dexterity in the Grab-Money Game which will enable them to Get There with Both Feet, while at the Same time Keeping Prayerfully within the Law and Out of Jail.

The Possession of these accomplishments once Fully Demonstrated, the Noble Novitiate is Forthwith advanced to the Position of Past-Master of High Finance. He then becomes, *Ipsò Facto*, eligible to the Inner Social Circles of the Four Hundred; to Write-ups in Pads and Pantsies; to a Box-Seat at the Horse Show, and to being Classified as a Non-Resident Tax-Dodger. To higher achievements than these, either in Business or Society, the most Vaultingly Ambitious among them Seldom strives to Mount.

The Intangible Organism, with its Rules and Regulations, by means of which the Billionaire Group has Repeatedly worked the Confiding Public to a Helpless and Hopeless Finish, were originally Denominated "The System," some two or three decades since, by one of the First and Most Powerful as well as one of the Most Brilliant and Most Dreaded of its Antagonists.

This Human Catapult was none other than the Celebrated, Bean-Eating Rib-Roaster, known to Wall and State Streets, as well as to the Ninety Millions of Reputable Inhabitants of the Land, as Rawson W. Thomas, and also, latterly, as St. Thomas, the Bull-Baiter.

Some years later, about 1917, this Bean-Eating Champion of the Shorn Lambs mysteriously Disappeared from the Face of the Earth and also from the Stock Market. He had Succeeded, however, in Accumulating a Fortune, modest in these Latter days, of something over Five Billions of Dollars.

Even this Moderate Success, by one Not a Member of the Billionaire Group, filled every Timid soul in that Trembling Aggregation of Moneymaniacs with Biting Bitterness and Tantalizing Terrors. Each one lived in Constant Dread of Landing in the Poorhouse so long as the Demon Bull-Baiter was at Large.

These things all combined to Amalgamate a Sentiment, among the Billionaire Group and its Partisans, against the apparently Invincible Bull-Baiter. Hence, his Mysterious Disappearance at the time stated, while Shocking, was Not Wholly Unexpected to the Public at Large nor to Several other Persons.

The most Plausible Theory of his Premature Taking off that



has ever been Advanced is that, after being Partially Hypnotized in a manner Applied less Effectively some years Before, the Redoubtable Bull-Baiter was Shamelessly Decoyed into the very Inner Fastness of "The System's" Stronghold in Greater New York. From this Secret Apartment, so the theory runs, it is supposed that the Helpless, Hypnotized Human was Shunted through one of the Billionaire Group's private Pipe Lines into a Vat of Boiling Oil, especially prepared for the Auspicious Occasion, and Scientifically Converted into a Stranded Oil By-Product. At any rate, he never has been seen or heard of since the year 1917.

In due time a Will, a Last Will and Testament, was Found. Surprising to Relate, after Generously Providing for the Members of his own Family, and for many Faithful Friends and Servitors, the Famous Bull-Baiter had Devised the Bulk of his Vast Estate to the New York Yacht Club. Since the Securing of that Astonishing Windfall, this Celebrated Club has Enjoyed the Unique Distinction of being the Richest Eleemosynary Institution anywhere in the Known or Unknown World.

#### THE ORIGINAL SKIDOO TWENTY-THREE

BEFORE

ATE, THE GODDESS OF REVENGE

*Time*—The Present.

*Scene*—Court Room in the Halfway Station en route from the Earth to the Lower World. Ate, Goddess of Revenge, Sitting in Judgment. Ate is in Love with Gyges, Satan's Deputy, and with much Smirking Plainly Reveals Her Infatuation for Him.

*In Attendance*—Furies, Fates and Harpies in Great Numbers.

*(Enter Gyges with a Prisoner, the Original Skidoo Twenty-Three, late President of the Exploitem, Waterlogged & Doem Railroad Company. Gyges is Wholly Indifferent to Ate's Infatuation for Him, but, not wishing to anger Her, He Shrewdly Dissembles and Returns in Kind Her Smirking Attentions.)*

"Whomst have ye here, Gyges, me handsome lad, be th' nap o' th' neck?" inquired the fierce Goddess, Ate, as she sat in her wonted state to judge selected passers-by from earth to hades, while at the same time consumed by her infatuation for Gyges.

"This, mum, be yer leaf," responded Gyges, Satan's Deputy. "is th' Original Skidoo Twenty-Three. I captured him in New

York be strategy and surprise. He's a wily cove, though, an' I must kape me grip on him er he'll be givin' me th' slip an' skippin' off fer earth agin' widout so much as a civil good-bye."



SKIDOO 23—"ME RESPECTED GODDESS, I'M A MODEL CITIZEN"

"An' what's th' charge agin' him, Gyges, me Swate Kitten Heart?" propounded the judicial Ate.

"Charges, mum!" exclaimed Gyges. "Why, th' list of 'em would reach from here to Wall Street. Howsumiver, th' most di'bolical misadventure alleged agin' him is th' mistellaneous acquirement, be nefarious an' unholy practices, ov siveral hunderds

of millions ov dollars which belonged ter millions ov honest people on earth. Ter begin wid he was er sort ov er syndicated railroad Prisident an' a few hunderds ov ither things, an' he secretously incubated rebates an' sich like things ter bate th' band an' ivery-body else."

"Horrors! as bad as that?" screamed Ate. "Does yees mean ut, Gyges, me Honey Boy?"

"'Tis throe, an' pittty 'tis 'tis throe, mum. An' besides, he give th' poor Wall Street lambs th' double cross. An' he done ut, too, be tellin' 'em that th' Exploitum, Waterlogged & Doem Railroad Company, ov which he was Prisidint, had a bad case ov marvelous feenancial prostration an' would niver agin' pay a dividind. Th' story was all tu th' bad. Th' very nixt day th' Company racovered an' paid one rigilar dividind an' half a dozen irrigilar dividinds."

"Law-me, Gyges, dearie," cried Ate, "they wasn't nothin' wrong about that, was they?"

"Sure Mike—er, mum, I means—fer ye see th' only fellers on th' inside was this here Prisidint ov th' Exploitum, Waterlogged & Doem Railroad Company, th' Kink ov England, th' Impriss ov Chinny an' a Flooradoora Girl."

"An' thin what happened, Gyges, me Swate Apollo?" questioned the infatuated Goddess.

"What happened, beautuous Queen?" shouted Gyges. "Why, there wasn't nothin' that didn't happen tu th' poor lambs—th' poor things was fleeced, skint an' crematiated."

"An' how did his Skidooship, an' th' Kink ov England, th' Impriss ov Chinny an' th' Flooradoora Girl make out?"

"Thim four," wailed Gyges, "why they jist swiped ivery thing visuable and invisuable. They cleaned up fifty millions apiece—jist like findin' ut—jist like findin' ivery cint ov ut."

"This," muttered Queen Ate, as she frantically bit her finger nails, "this is th' very wurst I ivver, ivver heered."

"An' jist as me laddy here," continued Gyges, "th' Prisidint ov th' Exploitum, Waterlogged & Doem Railroad Company, got through countin' his fifty million plunks I snuck in an' grabbed him, an' here he is."

"An' a good catch ye made, too, Gyges, me Fateful Night Errand," commended the Goddess. Then turning to the quaking



prisoner, she thundered with terrifying vehemence: "Skidoo Twenty-Three, what have yees tu say fer yerself?"

"What have I to say, Respected Goddess? Why, I—I, why, I'm a model citizen," responded the terrified Skidoo. "I gave employment to thousands"—

"Yis, an' paid thim jist enough to kape body an' soul together, ye haythen," interrupted the wrathful Ate, "an' ye wid yer hunderds ov millions, an' ye nivver made a real dollar in yer life."

"And I never swear, nor drink, nor use tobacco, and I pay my pew rent regularly," whined the erstwhile autocrat of Wall Street.

"Yis, but ye robbed yer employees an' yer brother men right an' lift, an' ye grafted more millions than th' Divil himsilf could count in a century, an' what good did yees ivver do wid ut?"

"Good, Great Queen?" ventured the trembling Skidoo, "I gave a dollar to the Galveston flood sufferers."

"How's that, Gyges, me Noble Beauty?" said Ate. "Did he do that?"

"Yis, he done that, mum," answered Gyges.

"Well, Skidoo, what ither good deed did ye ivver do?" demanded the fiery Goddess.

"I gave sixty-five cents," sobbed Skidoo, "to aid the San Francisco earthquake unfortunates."

"Is that right, Gyges, me pet?" inquired Ate.

"'Tis throe, mum, 'tis throe," replied Gyges.

"An' kin yees think ov anything else dacent that ye ivver done wid yer money, Skidoo?" cynically demanded the relentless Ate.

"Let me see—let me think," anxiously mumbled the shaking Skidoo. "Oh, yes—yes—I gave a dollar and thirty-five cents to the victims of fiery Vesuvius."

"How's that, Gyges, me Beloved?" questioned Ate.

"Yis, that's c'rect, too, mum," scornfully responded Gyges, "he loosened up tu th' ixtint ov a couple ov meal tickets fer th' Dagoes. Wid th' ither princely donations th' total aggravates th' staggerin' sum ov three dollars."

"Kin yees think ov anything more, Skidoo?" impatiently vociferated the merciless Ate.

"That's all, mighty Queen," faintly replied Skidoo.

"Ah, ha! that's all, is't?" viciously hissed the implacable God-



dess of Revenge. "Gyges, give him back his three dollars an' let him go to hell.\*

"This august session now bein' ended," resumed the Goddess, as she recovered her wonted composure and smiled upon Gyges, "we will all—Furies, Fates, Harpies an' all—immediatly adjourn tu th' Great Secret Lodge Room. There, in due form, we will preceed tu initerate intu th' mysteries ov th' Lower World our new candidate, th' illustrious Original Skidoo Twenty-Three."

*(All Exit to Lodge Room.)*

#### MIDAS BILLIONAIRE AT THE RIVER STYX

"Charon, thou grim and ancient ferryman of the river Styx," queried Momus, the god of ridicule and satire, as Charon was about to push off his fated craft for Hades, "who is his bald-headed nibs in the seat there abaft the beam?"

"That, Mo, why don't you know that ancient sinner? That's old Midas Billionaire."

"No, get out! You don't mean it?"

"Yes, honest it is! He's the cliver chap who," continued Charon, "by methods deceptive and tricks that were mean, successfully enticed Bacchus to cause everything he touched to turn to gold."

"Oh me, oh my! But won't that tickle the Boss!" exclaimed the scoffing Momus. "He's the gazabo, isn't he, from that little spot they call the earth, who offered St. Peter a billion simoleons to pass him into Elysium along with that meek, little Red Cross lassie who didn't have the price of a harp, not even of a jew's-harp?"

"That's the same old boy, Mo, the identical chap," chuckled Charon with a Satanic grin, "and you can see that St. Peter didn't do a thing to the old duffer! Not a thing, except to confiscate all his worldly possessions; decorate him with the ears of an ass, and send him down here, on the Skidoo slide, to serve an everlasting sentence and nine days over—ha! ha! haw!"

"And the specifications, Char, what are they?" gleefully quizzed the grinning Momus.

"Ah, there, Mo, there is where the Old Gatekeeper got in his

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\*This story is not original. It is adapted from one found in the archives of Ancient Babylon.

fine Italian handiwork," guffawed the wily ferryman. "Old Midas Billionaire is sentenced to sit in a redhot, golden chair, golden chains and shackles and in blazing golden wig. And, worst of all, there is to be in constant view but just beyond his reach billions upon billions of golden ducats, the which he may never so much as touch, and never own so much as a hair's weight of all that matchless, measureless treasure; and him a-thinking all the time, too, that, if he could get a bunch of it, he could buy his way out of the exaggerated summer resort to which I am about to conduct him."

"Well, well, ha! ha!" laughed the satirical Momus with almost splitting sides, "and that's no joke, either! St. Peter never jokes about matters like that. But, my goodness, gracious, Char, old boy, it is to laugh! it is to laugh!"

"Yes, Mo," breathlessly responded Charon, "it is to laugh! Even you and I must have our little diversions now and then, ha! ha! or we'd go stale, sure, in this warm climate—ha! ha! oh, ah-h-aw!!"

"Sure thing, Char," sympathetically rejoined the laughing Momus. "And, say, Char, what a lot of fun old Midas Billionaire will have with himself thinking of that poor, penniless little Red Cross lass that St. Peter passed right into Elysium as though the poor little beggar owned the entire premises—ah! ha! my goodness, it's too funny! it's really too rich on the too rich!—ah! ha! h-a-w!!"

"Yes, thou art right, Mo. You always were quick to see the point of a joke," laughed the ferryman. "It's a good one on the too rich—ha! ha! ee-haw!! But, so long, Mo, so long. I must be pushing off with his hilarious nibs here in the boat or he'll be getting impatient—im-im-p-p-ha-ha, Mo, ha! ha!—impatient to be ferried across the Styx, Mo, ha! ha! And, besides, if I'm late, ah! ha! you know I'll get—well, you know what I'll get, ha! ha!"

"Well, so long, Char, old pal—goodby, and don't forget to be good until we meet again. If you can't be good, be careful." (*Boat starts across the Styx.*) "Well, well," chuckles Momus to himself, as Charon with boat and passenger fades away, "that is rich, really too rich on the too rich—ah! ha! oh! ha! ee-h-a-w!!"



## PART VIII

BLANK FORMS FOR READERS TO FILL OUT AND MAIL

FORM FOR GENERAL APPROVAL; SAME, WITH CONTRIBUTION  
CLAUSE; FOR CAPITALIST OR OTHER PERSON OF MEANS; SPECIAL  
FOR MINISTERS OF THE GOSPEL; FOR EDITORS AND PUBLISHERS;  
FOR KNOCKERS OF THE HOWELL SYSTEM; FOR ORDERING PAMPH-  
LET AND LITERATURE.





## THE HOWELL SYSTEM—VIII

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If you are interested in any way in The Howell System proposition, you are invited to write the author, or fill out any one or more of the accompanying blank forms which best meet your particular requirements, and mail to Chas. M. Howell, 32 Broadway, New York City.

In a matter of this kind, the author has always recognized the fact and has learned from experience that many people, especially among employees and those sustaining close business or professional relations with The Billionaire Group or any of its collateral branches, can not afford to and should not be called upon or expected to become publicly identified with any movement or proposed reform which contemplates important economic changes in the interest of the great body politic—the ninety-five per cent of the population of the entire country.

Consequently, as a matter of self-protection, I advise all persons so situated not to jeopardize their positions or material interests, or in any way impair their ability or lessen their opportunities for providing for their families and worthy dependents, by becoming publicly identified with The Howell System movement or propaganda.

From all those who, in fact as well as theoretically, are independent, and who approve the proposed System, I shall be gratified to receive cooperation and support in any manner which to them may be most convenient and practicable.

All correspondence, personal interviews and conferences with persons who express the wish that the same shall be considered confidential will be sacredly so treated.

For some time, the expenses incident to a wide-spread national propaganda such as the one hereby inaugurated is necessarily greatly beyond gross cash receipts. Consequently, while I do not herein directly solicit contributions towards defraying such expenses, all sums contributed for such purpose will be highly appreciated and properly accounted for to the contributors.

Be sure to write names and addresses distinctly. Also if they are to be considered confidential do not fail to mark on margin or across face of the form either "Confidential" or "Private."

## GENERAL APPROVAL BLANK

CHAS. M. HOWELL,  
32 Broadway,  
New York City.

Dated .....

Dear Sir:—

I am interested in and approve your proposed Howell System of National Laws for the Establishing of *Economic Liberty*, and request the mailing to me, from time to time, of notices of printed matter on the subject and of terms for obtaining supplies of same. (List of additional names and addresses of interested persons may be included.)

.....  
.....  
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Signed.....

Address.....

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BLANK FORM FOR CONTRIBUTING ANY AMOUNT

CHAS. M. HOWELL,  
32 Broadway,  
New York City.

Dated.....

Dear Sir:—

I am interested in and approve your proposed Howell System of National Laws for the Establishing of *Economic Liberty*, and I request the mailing to me, from time to time, of notices of printed matter on the subject and of terms for obtaining supplies of same.

As a contribution to the expenses of the propaganda, I enclose.....for which please acknowledge  
state the amount.  
receipt.

(List of names and addresses of interested persons may also be enclosed.)

Signed.....

Address.....

## BLANK FOR CAPITALIST OR ANY PERSON OF MEANS

Note:—The Fortune of any Person of Means—worth any amount up to, say, Five or Six Millions of Dollars—will be Much More Secure, and its Possessor, as a Member of Community, will be a More Respected, because he will be, relatively, a More Powerful, Factor in Business and Financial Circles, under the Howell System of National Laws than under Existing Economic Conditions, with the Billionaire Group in Irresponsible and Irresistible Control.

Dated.....

CHAS. M. HOWELL,  
32 Broadway,  
New York City.

Dear Sir:—

Believing that there is much truth contained in the above "Note," and great merit in your proposed Howell System of National Laws, I take this means of advising you that I am disposed to correspond or to confer with you, confidentially, with a view to aiding in the financing of the project, providing I find that it can be done on a practical basis.

Signed.....

Address.....

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SPECIAL BLANK FOR EDITORS AND PUBLISHERS

In my capacity of would-be reformer of fundamental economic conditions, I have had a long and varied and a most unique experience with the editors and publishers of metropolitan newspapers and periodicals. The story would fill a good-sized volume. Some day it may be told. I have studied these peculiar literary species from a similar standpoint, and with a like kindly toleration, to that maintained by the late Josiah Flint towards the American hobo during his personal contact with and study of that interesting product of the same economic conditions which yield the near-billionaire. Suffice it now to say that, taking them all in all, these publishers and editors average up very well, not only as to manners, but morally, physically, spiritually, spirituously and intellectually—in truth, a very good lot, with here and



there a reprehensible exception. There is many a genius among them and occasionally you will meet one who is almost human.

The saddest thing regarding the editors of these great publications is that, as a class, they are hired men. They are owned, body and soul and intellect, by the counting room—sort of cash register attachments. This means, either directly or indirectly, ownership by the Billionaire Group. Not one in ten of them can give free expression to his real sentiments on many of the most vital public issues in the columns or pages which his genius adorns. On the other hand, with a brilliancy worthy of a better fate, nine out of ten of them can write ably and entertainingly, either in a serious or facetious vein, on every side of every subject submitted to them for literary treatment. Consequently, although they have for years buffeted my Great Cause about (personally, of course, I make no complaint), in a manner most shameful and unjustified, I am bound to confess that “with all their faults I love them still,” and still better when they are not still.

Furthermore, and per consequence, I hereto append a blank form for the convenience of said editors and publishers, but especially for the former. They are invited to express, for once in their brilliant careers, their real sentiments, without fear or favor, on the greatest subject on which they can be called upon to write, The Howell System of National Laws for the Establishment of Economic Liberty. Their names and addresses must accompany their communications, but as a matter of good faith and not necessarily for publication.

#### THE BLANK FORM FOR EDITORS AND PUBLISHERS

CHAS. M. HOWELL,

Dated.....

32 Broadway,

New York City.

Signed.....

Address.....

BLANK FORM FOR BUSINESS MEN AND OTHERS REFUSED PROPER  
FINANCIAL ACCOMMODATIONS

I maintain that, in recent years, the honest, energetic, resourceful and otherwise successful man of moderate affairs, in vast numbers and at an increasing ratio from year to year, has been driven into bankruptcy or forced out of business, by the crushing methods of the great individual capitalist and the Billionaire Group. This has been largely by means of the systematic refusal on the part of the big capitalists and great banking institutions to extend proper and timely loans and banking facilities, even when adequate security has been offered, and at times when they have been searching the world over for investments of hundreds of millions of dollars of their surplus, idle funds. A great deal of information has reached me to justify such a conviction.

In order, however, to obtain positive and tangible data on the subject, I urge upon persons who have gone through or who are passing through such experiences to mail me statements containing leading particulars. In no case will name and address be made public if marked "private" or "confidential." It is my intention to have analyzed and tabulated the information thus obtained for use in this movement for economic justice. Use following blank or write or do both.

BLANK FORM FOR PERSONS REFUSED SECURED LOANS

CHAS. M. HOWELL,

Dated.....

32 Broadway,

New York City.

Dear Sir:—

My experience is in line with your contention as above set forth. I enclose statement of main particulars.

Signed.....

Address.....

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SPECIAL BLANKS FOR MINISTERS OF THE GOSPEL

In view of the fact that the proposed Howell System is based on the moral right of things, and on the contention that everything in law and economics which is not in harmony with moral

right partakes of the nature of crime if not actually criminal, no matter how hoary with age or completely disguised, I make a special appeal to ministers of all religious creeds and denominations to devote some attention in one or more sermons or addresses to the consideration of the subject.

True charity is Christ-like and ennobles both the giver and the worthy object of its ministrations, but I maintain that the pseudo-charity and benevolence, as manifested by stupendous donations and foundations, by the unjustifiably rich, as belated substitutes for justice to the great wealth-producing masses of the people, are an abomination and an offense to both God and to all right-thinking men.

Can it be imagined, if Christ were to appear on earth again for a long sojourn among the people of this republic, becoming a man among men; penniless, but with the way open before Him for becoming the greatest employer of men, women and children the country ever has known—in a word, the greatest of all the so-called Captains of Industry—can it be imagined, I ask, that He would accumulate, upon any conceivable pretext whatever, in the course, say, of fifty years, a private fortune of hundreds of millions of dollars? If not, why not? If it would be ethically wrong for Christ to do such a thing, is it not morally wrong for men to misappropriate to themselves such boundless wealth regardless of how they may subsequently administer or dispose of it? If you reply affirmatively, then should not adequate legal restrictions be placed upon all men to prevent such individual accumulations of wealth?

The above questions are asked as suggesting a few of the many points to be considered. A limited number of the present edition of this booklet will be set apart for free distribution to ministers who will fill out and forward the following blank, or write me to the same effect:

CLIAS. M. HOWELL,  
32 Broadway,  
New York City.

Dated.....

Dear Sir:—

I am interested in your proposed Howell System of National Laws for the Establishing of Economic Liberty. While re-

serving to myself full liberty of criticism, favorable or adverse, I will give the subject some attention in a sermon or an address at the first opportunity after the receipt of your booklet, free, containing the text of the System.

Signed.....

Address.....

BLANK FORM FOR THE KNOCKERS

Here is a special blank for the use of the Knockers against The Howell System. So, hammer away, ye recalcitrants. I console myself with the words of Shakespeare:

“Cowards die many times before their deaths;  
The valiant never taste of death but once.”

CHAS. M. HOWELL,  
32 Broadway,  
New York City.

Dated.....

Signed.....

Address.....

BLANK FOR ORDERING BOOK

CHAS. M. HOWELL,  
32 Broadway,  
New York City.

Dated.....

Dear Sir:—

Enclosed you will find.....for which please forward to the address given below the number of copies of your Howell System booklet for which the remittance pays.

Single copies.....50 cents each.

Two to one hundred copies.....30 cents each.

Over one hundred copies.....25 cents each.

Special Rates on 1,000 edition.

Signed.....

Address.....

Very Important—*Be Sure to Have Name and Address Written Plainly.*



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THE UNMERCENARIES

The anonymous author of this beautiful little poem should not "hide his light under a bushel." Its writer has earned the right to be known to fame. The poem appears in a volume entitled "The Humbler Poets."

Jolly good fellows who die for the death of it,  
Fight for the fun of it, live for the breath of it;  
Catch at the instant and drink of the minute,  
Thinking not, caring not, what may be in it;

Foolish good fellows (and all of us know it),  
Wasting their midnights in being a poet,  
Giving their lives to the life of humanity,  
Dreaming of fame—that extreme of insanity;

Silly good fellows who labor for science,  
Lighting the way for their race's reliance.  
Bearing their burdens with mien of a stoic,  
Dreaming of gratitude—myth unheroic;

All the good fellows who think not of wages,  
Foreign, in part, to the thing that our age is,  
Giving no heed to the weight of the coffer,  
Taking what Fate and not men have to offer;

They and the like of them, here's a health to them!  
Taint of our lower aims never undo them;  
They will survive us all, passed through the portal:  
Life often jests at what death makes immortal!

The following books should be read by all. They deal with the most vital interests of more than ninety-five per cent of the population of the United States:

### **A Curb to Predatory Wealth.**

By W. V. Marshall

Book of 134 pages, dealing with the Progressive Tax in All Its Phases as a System and a Corrective. Price, cloth bound, postpaid, \$1.00, National Square Deal Club, Berlin, Pa.

By the same author, and at same address "**Competition.**" Cloth bound, 100 pages, postpaid, \$1.00.

### **The Twentieth Century Awakening.**

By Ernest A. Hornberger.

905 Arrott Building, Pittsburg, Pa.

Paper bound, 64 pages. Price, 25 cents, postpaid. Either of author or National Square Deal Club, Berlin, Pa.

By the same author, and at either of same addresses, "**The World's Greatest Emancipation.**" Paper, 5 cents. Everybody can have insured work and wages on merit.

### **Graduated Taxation of Property.**

By General Percy Daniels, Carthage, Mo.

Paper. Price 10 cents, postpaid. Either of author or National Square Deal Club, Berlin, Pa.

One copy del. to Cat. Div.

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